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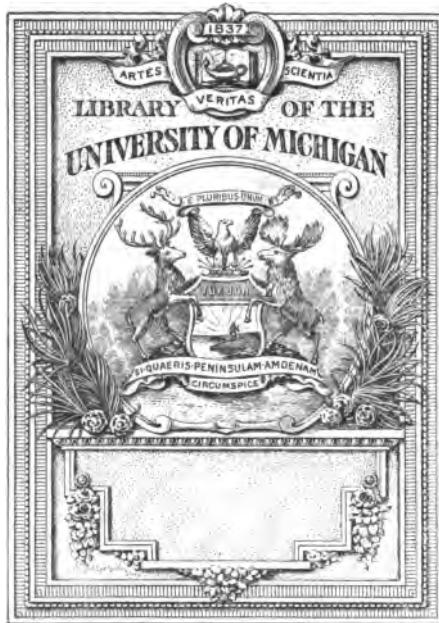
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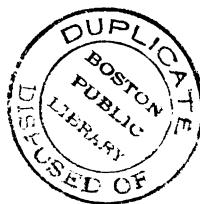
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EIGHTEENTH ANNUAL REPORT

OF THE

Bureau of Statistics

OF

Labor and Industries

OF

NEW JERSEY

For the Year Ending October 31st

1895.

— • —

TRENTON, N. J.:
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1896.

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STATE OF NEW JERSEY, OFFICE OF BUREAU OF
STATISTICS OF LABOR AND INDUSTRIES,
TRENTON, October 31st, 1895.

To His Excellency George T. Werts, Governor:

SIR—I have the honor to submit to the Senate and General Assembly, through you, the Eighteenth Annual Report of the Bureau of Statistics of Labor and Industries.

CHARLES H. SIMMERMAN,
Chief.

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ERRATA

Page 128, last column, "Number of Years at Work," read down as follows: 16.
18., 12.5, 7., 11.5, 9., 14.7, 11.4, 5.4, 10.7, 5., 18.1, 9.9, 6.9, 18., 18., 6., 8., 28., 7.1.

Page 205, first line, read "Fifty-six associations."

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PART I.

PANIC INQUIRY.

(1)

PART I.

PANIC INQUIRY.

The panic inquiry of 1894-95 is a continuation of that of 1893-94 the purpose and scope of which were fully explained in the introductory notice to the tables of the chapter devoted to the Industrial Depression of 1893-94, which appeared in the report of the Bureau for 1894.

The character of the information sought being the same as last year, namely, the number of hands employed and wages paid for the months included in the period under investigation, and the value of the production for the years ending June, 1894, and June, 1895, the questions on the schedules used for circulation among the manufacturers were necessarily the same.

The time allowed for obtaining the data on which the report of the Bureau is based usually extends to December 1st, but this year, owing to the act of 1895, requiring that the annual reports of all departments shall be completed by November 30th, the work was closed much earlier. The result is, that the number of establishments reporting is but 196 as against 252 in 1894.

There are 40 general industries represented in the returns, more than two-thirds coming under the head of textiles and textile products, and metals and metallic products, 86 and 57 establishments, respectively.

Table No. 1 gives in detail the average number of hands employed and wages paid in all the industries reporting.

The aggregations of all the data contained in Table No. 1 are given in Summaries Nos. 1 to 5, which show the totals for the months of June 1894 and 1895, the increase or decrease for the year, and also for the following eleven months compared with June, 1894, absolutely and by percentages.

The entire number of establishments reporting was in operation in June, 1893; 35,457 hands were employed and \$1,086,537 were paid in wages, as against 31,857 hands employed and \$907,558 paid in wages during June, 1894—a decrease in the number of hands of 3,600, or 10 per cent., and in wages of \$178,979, or 16 per cent. An examination of Summary No. 2, Table No. 1, of last year's report will show that May, 1894, as compared with June, 1893, exhibited a decrease of 22 per cent. in the number of hands employed, and 32 per cent. in wages paid. Assuming that the establishments reporting this year are as fairly representative of the general industries of the State as those included in last year's report, these figures would seem to indicate an improvement during June, 1894, in the number of hands employed and wages paid of 12 and 16 per cent., respectively. For the establishments reporting this year, July shows practically the same number of hands employed, but a decrease of 5 per cent. in wages, as compared with June, 1894. For the ten succeeding months the increase in both respects is steady and progressive. The percentages are as follows:

PERIODS.	NUMBER OF EMPLOYEES.		WAGES PAID.	
	Increase.	Decrease.	Increase.	Decrease.
June, 1894, and June, 1893.....	10	.....	16	.....
July and June, 1894.....	.....	5	.....	.....
August and June, 1894.....	1	.....	2	.....
September and June, 1894.....	4	.....	3	.....
October and June, 1894.....	7	.....	11	.....
November and June, 1894.....	9	.....	7	.....
December and June, 1894.....	7	.....	11	.....
January, 1895, and June, 1894.....	8	.....	4	.....
February, 1895, and June, 1894.....	9	.....	5	.....
March, 1895, and June, 1894.....	10	.....	18	.....
April, 1895, and June, 1894.....	15	.....	19	.....
May, 1895, and June, 1894.....	16	.....	26	.....

These percentages are the averages for the whole number of establishments reporting, but the classified industries as tabulated in the summaries show some difference ; which means that the recovery from the depression was more rapid in some industries than others.

The silk industry, which, in the number of hands employed, wages paid and value of product, is probably the most important in the State, appears to have recovered more rapidly than any other. The number of hands employed in June, 1894, was 12,455, and the wages, \$355,079. In May, 1895, the last month of the period covered by the investigation, the number of hands employed was 15,857, and the wages paid, \$461,108—an increase in twelve months of 3,402 hands employed and \$106,029 wages paid, or 28 and 37 per cent., respectively.

The percentages for the periods of comparison are given in the following table :

PERIODS.	NUMBER OF EMPLOYEES.		WAGES PAID.	
	Increase.	Decrease.	Increase.	Decrease.
June, 1894, and June, 1895.....	5	.....	5	.....
July and June, 1894.....	2	.....	2	.....
August and June, 1894.....	4	.....	5	.....
September and June, 1894.....	7	.....	7	.....
October and June, 1894.....	10	.....	13	.....
November and June, 1894.....	19	.....	9	.....
December and June, 1894.....	12	.....	20	.....
January, 1895, and June, 1894.....	16	.....	10	.....
February, 1895, and June, 1894.....	20	.....	18	.....
March, 1895, and June, 1894.....	24	.....	28	.....
April, 1895, and June, 1894.....	25	.....	28	.....
May, 1895, and June, 1894.....	28	.....	37	.....

Of the total 196 establishments from which returns were received, 156 report no change in rate of wages; 10 establishments, employing 1,356 hands, report reductions ranging in amounts from $2\frac{1}{2}$ to 14 per cent. covering from three to nine months' time; 12 establishments, 10 of which are engaged in the silk industry, employing 2,011 hands, report advances in wages ranging from 5 to 18 per cent. in amount and extending over from two to eleven months in time.

As will be seen in Table No. 2 and Summary No. 1, there were 93 establishments that reported the value of their annual production for the years ending June, 1894 and 1895, in the aggregate at \$13,983,833 and \$16,854,730, respectively, a net total increase of \$2,870,847, or 20.5 per cent. In 15 of the establishments reporting production, there was a decrease of 14.4 per cent., or from \$5,177,521 to

\$4,430,033. The industries reporting decrease were 1 locomotive, 1 mining iron ore, 2 metal novelties, 1 terra cotta, 2 glass, 2 rubber, 1 lumber mill, 1 cigar, 1 fertilizer and 1 watch-making.

In 79 establishments an increase was reported which, as shown in Summary No. 1, aggregated 41 per cent., or from \$8,798,362 to \$12,416,097 in production, and 1 giving \$8,000 as production for both years without any change.

The movement in wholesale market price of products, from 1894 to 1895, is reported from 61 establishments. In 12 of these, there was no change. In the remaining 49, the per cent. of increase or decrease varied from $2\frac{1}{2}$ to 50. The percentages are classified by industries in Summary No. 3, Table No. 2, the totals being as follows:

PER CENT.	Increase.	Decrease.
Under 10.....	5	16
Between 10 and 20.....	3	14
“ 20 and 30.....	2	6
“ 30 and 40.....	1	1
“ 40 and 50 .....	...	...
50 and over.....	...	1
Total establishments.....	11	38

Properly speaking, the industrial depression of 1893-94 ended in January, 1894, when, as shown in Summary No. 2 of Table No. 1, report of 1894, the percentage of decrease in the number of hands employed in the 252 establishments reporting was 27, as compared with June, 1893, when the panic had not yet begun. During the month of February, 1894, the condition remained stationary, but in March, April and May the percentage of increase in the number of hands, as compared with January, was 2, 5 and 5, respectively. No comparison for the purpose of determining exactly the progress toward recovery can be made between the tables of this and last year. Fully 50 per cent. of those which reported in 1894 failed to do so this year, owing to the causes already referred to, while these tables contain reports from many additional establishments not included in the tables for the 1894 Bureau report. Enough is shown, however, to afford reasonable ground for believing that in the matter of wages, employment and production the industries of the State have, during the twelve months covered by the investigation, made very gratifying

progress toward the condition of prosperity which they enjoyed before the panic of 1893-94.

To the request for an expression of opinion as to the causes of the panic, and also the recovery from it, 106 manufacturers replied. All but a small number say abruptly the trouble was caused by threatened changes in the tariff, free silver or overproduction, and that the improvement is due to the accession to power in the near future of the political party known to be favorable to the maintenance of a protective tariff, the subsidence of the agitation for free silver, and the denudation of the market of manufactured goods. A few replies, that are written in a serious tone and evidently the result of thought given to the subject, are reproduced just as received:

REMARKS FROM MANUFACTURERS.

Machinist says: "In my opinion a multiplicity of causes operated to bring about the recent panic, chief among which was a dread of the reversal of the conditions of trade brought about by radical and sweeping changes in the tariff. The healthier tone that now pervades trade is due to the natural reaction from the period of extreme depression in 1893, and to restored confidence in protective tariff legislation."

Machinist: "The panic was caused to a great extent by doing business on credit. Tariff agitation intensified the trouble."

Manufacturer of Light Machinery: "There was no reasonable cause for the panic. It was a mere 'scare,' and passed away naturally with the restoration of confidence."

Manufacturer of Gas Furnaces: "The panic was caused by the withdrawal of English capital. Improvement caused by return of confidence on the part of English investors, and consequent return of their money to American markets."

Manufacturer of Pig Iron: "In my opinion the causes of the recent hard times were many, the principal ones being: 1st. Extravagant expenditure by the National government, and concomitant high taxes. 2d. The purchase by the government, for a number of years, of pig silver for which it had no need. 3d. A wretched currency system. 4th. The fear of a debasement of the standard of value, which, if accomplished, would have created chaos in business, distrust

in our honesty as a people, and have caused a worse panic than any yet experienced in this country. The improvement is due to the removal of the second cause. The subsidence of the silver craze and a slight reduction in the tariff are the causes that have bettered our condition. I believe it is no more the function of government to furnish currency to the people than it is to furnish wheat, blankets or pig iron. It should, at the earliest possible moment, get out of the banking business and stay out forever. I believe the bane of this country is too much legislation. Thomas Jefferson said that, 'that government is best that governs least.' Our country is immense in extent, its resources practically unlimited and its people enterprising and energetic. The patient will be all right, provided he can keep out of the hands of the political quacks."

Manufacture of Silk : "The panic was caused by general financial depression all over the world. The improvement in conditions is due to the adoption of a more positive financial policy by the government. The confidence in business circles was thus restored. There will be an upward movement of the tide favorable to business until unsound speculations and overproduction, after a number of years, will again bring up the low tide, and with it depression."

Manufacture of Woolens : "In my opinion, the panic was caused by the certainty that the proposed tariff of the Democratic party would reduce values of all sorts of manufactured goods in this country. This belief caused dealers in such goods to stop buying until their stock was sold, and then only as actual needs demanded, until the new tariff went into effect. The result of such universal stoppage of business at first hand paralyzed all enterprise. This followed on money stringency, due to silver inflation, which otherwise would have been short-lived. There is no improvement in our business. There seems to be no price too low for the English goods, and we cannot meet their prices and earn a fair profit. Our goods are cotton warps, filled with shoddy, and we receive no benefit from the duty being taken off wool."

Manufacturer of Worsted Yarns : "We had good business during the latter part of 1894 in consequence of the removal of the duty on wool, and the reductions of duties on manufactured goods not taking effect until January 1st, 1895, after which the demand fell off very much in consequence of the importation of foreign goods."

Manufacturer of Worsted Yarns: "Regarding the alleged recovery from the depression, the facts are that during the panic the production of worsted woolly goods was very largely decreased, free wool being anticipated long before the bill passed. The four months that intervened between the passage of free wool and the time the duties on manufactured goods took effect prevented to a large extent the importation of these goods, thus bringing about a scarcity that had to be met by domestic manufacturers. However, since January 1st, 1895, the foreigners are getting a very large proportion of the business, and the continuation of the present prosperity is doubtful."

Manufacturer of Floor Oil-cloth: "The panic was caused by excessive demand of rent on production. The remedy for that and all similar business troubles is the single tax."

IRON ORE MINING AND PIG IRON MANUFACTURE IN NEW JERSEY.

For the past twelve years iron ore mining and its allied industries have been steadily declining in this State. From being one of the chief sources of supply for the whole country, paying fair dividends to owners and good wages to workmen, it has diminished to a point where it appears to afford but little to either. In the summer of 1894 many of the mines and furnaces were idle. Some were mining small quantities of ore for the purpose of experimenting with improved processes of reduction and separation, but few were mining for the market, and the owners complained that no profit was being made on account of the low prices, and their property was virtually being given away. Several causes contribute to this condition, but the principal one is the discovery and development of the immense ore-beds in Alabama and the Lake Superior region, where the ore is found within a few feet of the surface, much of it soft, and which is loaded into the cars by steam shovels, thus practically eliminating the cost of mining. As all the New Jersey ores are "hard," and the shafts and slopes carried hundreds, and in some cases thousands, of feet below the surface to get them, it would seem impossible that they could successfully compete under such serious disadvantage. That they have, as a result of the present remarkable activity in the iron trade, very largely increased their operations, would seem to indicate that there is still a future for them.

The Bureau invited Mr. S. B. Patterson, of Phillipsburg, Superintendent of the Andover Iron Company, to give his views, as an expert, on the future prospects of mining in New Jersey. He very courteously complied with the request, and in his subjoined letter and newspaper article, with addenda, on the efforts being made to improve the industry by the application of scientific methods, his views are set forth :

“PHILLIPSBURG, N. J., Oct. 24th, 1895.

“In my recent article on the condition of the iron ore industry in New Jersey, one phase of the question I overlooked, and that is, magnetic concentration.

“This process has two objects: First, the enriching of lean ores, of which there are very large deposits in the State; second, the removal of phosphorus from other ores to render them fit for the manufacture of Bessemer pig iron. There are a number of processes, but the underlying principle in all is one, and the variations are simply in the mode of application. There are only two concentrating plants now running in the State. One is a small plant at Port Oram, run by the New Jersey Iron Mining Co., on the small amount of lean ore obtained while mining their rich (old Irondale) ore, and on some lean ores mined in that neighborhood by them especially for concentration. I understand that recently they have purchased a lot of Beach Glen ore (one mile from Hibernia), which is a lean ore that has been lying there a great many years, being too poor for shipment. The other active operation is conducted by the electrician Edison, the corporation (of which he is probably the chief stockholder) being called the Pennsylvania and New Jersey Concentrating Works. This operation is undoubtedly the most extensive experimental research on record. It can hardly be called a business operation, there having been spent, as I am informed and fully believe, \$1,500,000 in the course of five or six years, and with almost no results. It is hardly necessary to say that the name Edison carries conviction to the public mind that success cannot be gainsaid, but I think that among practical ore men, who have seen the operations and the material worked upon, and who can gauge such matters by cold facts and figures, a large proportion consider success on present lines highly improbable. Our own self-interest would lead us to wish fervently that Mr. Edison may solve the problem he has set for himself, but nothing is gained by shutting our eyes to very obvious natural laws. A very great difficulty which presents itself, is that the cost of crushing this very lean material (about eighteen per cent. iron) is such as to seem to preclude the possibility of success. To secure a nearly complete separation of the ore from the gangue, very fine pulverization is necessary, and with a hard rock this can only be

accomplished at a very great cost. The expense of quarrying a ton of the raw material must be added to the cost of pulverization, and this sum must be multiplied many times, and to this product must be added the cost of concentration to get the final cost of the concentrated ore. I am well satisfied that at no time has this been less than the cost of a ton of pig iron at the corresponding period.

"The character of the concentrated product is another difficulty that has not been overcome. Its extreme fineness either causes a heavy loss of material in handling and transporting, or if this loss is to be prevented, a heavy expense is incurred in preventing it. Then, too, the use of this ore in a blast furnace in this finely divided state, unless in very small amounts, is impracticable, if not hazardous.

"There is a concentrating plant at Hibernia belonging to the Glendon Iron Co., fitted up with the Buchanan separator. This plant worked up about 3,000 tons of lean ore and then stopped and has been idle since. It is said that it is to be started up again with the Ball & Norton separator.

"Hecksher & Son erected the Phinney separator at their mines at Weldon. The wet process was used and the plant ran for some time with success, as claimed by the owners, but it has been idle for quite a period, owing to the mine having become exhausted.

"I think this covers the matter of magnetic concentration in New Jersey.

"Yours respectfully,

"S. B. PATTERSON."

"ABOUT IRON ORE.

"As iron ore mining is still an industry of some importance in this county, a little information as to how it has reached its present depressed condition, and how it will be affected by tariff legislation, as proposed by the Wilson bill, may not be uninteresting.

"From the war until 1883, the business enjoyed periods of considerable prosperity, but, after that, its history has been a succession of downward steps, with scarcely a break to relieve the monotony.

"Previous to 1883, the Lehigh Valley furnaces (including the few furnaces in the adjacent part of New Jersey) produced more pig iron than any other region of this country. Their markets reached from Maine in the East, to Georgia in the South and Chicago in the West. Two general grades of iron were made, mill iron and foundry iron, and two general classes of ores were used, the richer magnetic ores from Northern New Jersey and the leaner brown hematite ores from Northampton and Lehigh counties, Pennsylvania. When the desired product was mill iron, Jersey magnetites were largely or solely used, and when foundry irons were to be made, the larger part of the ore mixture used was the lean, but more easily reducible, hematites.

Some of the furnace companies made a specialty of foundry irons, and others of mill irons. The iron was made by rule of thumb, a chemist at a blast furnace being a rarity. The right ores, fuel and limestone, to make a good iron, could only be ascertained by trial, and when found were apt to be adhered to.

"The foundry irons were then as now used for remelting into stoves, machinery, hardware castings, and other things where there is only a change of the iron in form, and not in its nature. The mill irons were puddled so as to remove the carbon, silicon, phosphorus and other undesirable elements; were then rolled into crude shapes, heated one or more times, and ultimately rolled and made into finished forms such as rails, bar iron, cut nails, sheet iron, plate iron, wire, &c. All these forms came under the general head of wrought iron, as distinguished from cast iron. Steel then was made in several ways, but only in small quantities, and cost very high, and its use was chiefly confined to edged tools, pens and other small articles.

"The Jersey ores, while generally costing the Lehigh furnaces more money per ton, were really cheaper than the local hematites, owing to their being richer in iron, and not, as a rule, requiring so much limestone for flux. But in making foundry iron their use was limited as before explained.

"Several causes have completely changed this state of affairs, and have effected a complete revolution in the business.

"First and foremost comes the discovery of the pneumatic process of making steel (called after the inventor the Bessemer process), with its many modifications and improvements. Steel is now made and sold in this country and abroad for less than one cent per pound. A steel rail can be made not only very much cheaper than an iron rail, but it will last many times as long. In fact, the actual life of a steel rail under ordinary conditions is hardly known, as many of the first rails made are in use to-day. The manufacture of iron rails is therefore an industry dead beyond hope of resurrection. And the manufacture of other forms of wrought iron is rapidly going the same course. All structural forms are made of steel, most plates and sheets, and mostly all nails.

"To make the pig iron from which to manufacture Bessemer steel requires an ore almost absolutely free from phosphorus and sulphur. A 50 per cent. ore would have to contain less than one-twentieth of one per cent. of phosphorus. Unfortunately for New Jersey it contains no such ore in quantities sufficient to pay to work, or rich enough to make the ore marketable.

"In the region of Lake Superior there are inexhaustible deposits of rich Bessemer ores. There are also inexhaustible deposits of rich ores, which contain a little too much phosphorus to make Bessemer steel, but are still excellent for foundry ores and are used extensively in Western Pennsylvania, Ohio and States farther West.

"Again, in the South, immense deposits of cheap hematite ores are now utilized to make very cheap foundry iron of fair quality. None of these ores are Bessemers (with one trifling exception) and are much inferior to Lake Superior ores, but they have an advantage of being close to limitless supplies of cheap coal and limestone.

"The reader can now trace the result. About half the business of the Lehigh Valley has been destroyed by the substitution of steel for wrought iron. The furnaces heretofore making mill irons have therefore had to stop, or crowd out some concern making foundry iron. The lean hematites of East Pennsylvania can no longer be used in competition with the rich foundry ores of Lake Superior, and in buying the latter ores the Lehigh Valley furnaces are obviously at another disadvantage in competing with the Western furnaces which have the ores at much less cost. The competition of Southern furnaces making lower grades of foundry irons, of course, intensifies our troubles. Instead of reaching out into distant markets, as we successfully did years ago against foreign competition, our domestic makers of iron are now engaged in a life and death struggle for possession of the markets right at our own doors, against the relentless encroachments of the South and West. The reader can see by this time that the competition is not between the ores of different localities, but between the products of the ores.

"Iron ores are commodities of so low a value, that when carried a long distance cannot compete with a local ore in price. It is always a question of difference of quality. New Jersey ores are to-day, and will be for a number of years to come, cheaper, per unit of iron, than any ores, either domestic or foreign, that can be brought into their locality to compete with them. But the ores brought from the Northwest or from abroad are needed to supplement them, not to supplant them. The business being to-day conducted on a scientific basis, irons have to be made with a variety of characteristics, necessitating, therefore, a proper variety of raw materials. We lack that variety of ores, and surely putting obstacles in the way of getting them cannot help our almost ruined industry. All this talk about vessels carrying grain to Europe and bringing back ore as ballast (*i. e.*, free of charge, or at a nominal charge) is sheer invention. Our chief exports of grain are to Great Britain. Our total imports of ore are only about five per cent. of our consumption, and most of this comes from Northern Spain, near the Pyrenees, where the country is wild and sparsely settled, and to which we export almost nothing. Vessels have to go there especially to get the ore, and the cost of the freight averages fully \$3 per ton. The average cost of ore exported from Spain in 1892 was \$2 per ton in Spain as compared to \$1.77, the average cost in the United States, as shown by the census report of 1890, and it is only a little less than the price our New Jersey ores are now selling.

for. After the imported ore gets here, there are additional costs, such as unloading, brokerage, commissions and duty.

"Algiers comes after Spain in quantity of ore sent us, and the same remarks apply.

"All the ore from Cuba, except a few stray sample cargoes, is used by two steel companies in Pennsylvania, and is not put on the market at all.

"There is a great deal of exaggeration, too, as to difference in wages; and in the case of Spain this difference is more than made up by the more modern methods and better appliances used in our more modern mines. In Cuba one drawback to opening up new ore properties is the lack of labor. Recently what little could be had was at 80 cents per day, as compared to 70 cents as paid in East Pennsylvania; and in some of the newly-discovered mines in Minnesota labor don't enter as a factor at all, the ore being scooped up by immense steam shovels and loaded on adjacent cars at a cost in one case of 9 cents per ton, and running up to 30 cents.

"A reduction in the cost of imported Bessemer ores by the removal of the duty of 75 cents per ton would give an opportunity to some of our furnaces that are now overcrowding the market with foundry irons to make Bessemer iron, and thus relieve the pressure. Nor would it decrease the demand for domestic ore one ton. And a similar reduction in the cost of high-grade non-Bessemer hematites would enable some furnaces in the East to use them with New Jersey ores to make special foundry and forge irons, and thus increase the demand for the latter ores.

"We are not now endeavoring to settle any principle of political economy, but are merely considering the purely selfish interests of Morris county.

"There are those who have been the victims who know that the tariff is often used as a club by one section of country to beat down the competition in another. The duty on iron ore has long been used by the West chiefly, and the South to some extent, to cripple competition in the East, and how well they have succeeded is shown by the rapid growth of the iron and steel business in those regions and its rapid decay here.

"That our competitors should endeavor to increase the cost of our raw materials, and thus impair our ability to compete, is to be expected, and any effort on our part to dissuade them would be useless. But we do hope to persuade those of our own people who have been deluded by misinformation.

"That the tariff on iron ore has not helped New Jersey is shown by the fact that iron ore mining in the State has steadily declined since the increase of duty by one-half in 1883. At that time a number of prominent concerns engaged in the iron business in the

East wished to have iron ore put on the free list, but the West succeeded in having the duty increased.

"There is room for great improvement in our mining and furnace plants, which are generally quite antique when compared to many of our western and some of our southern rivals. There is also often much room for economy in management, but we won't go into these matters in detail, as being outside the scope of our article. Improvements in these directions, hard work and free ore will at least revive our drooping iron industries, although they are hardly likely ever again to attain their ancient supremacy."

Postscript to article on iron ore:

"A process of making steel, called the Basic Open Hearth Process, is coming into vogue, which promises to open up a new field for iron made in Eastern Pennsylvania and New Jersey, and which will indirectly be a help to the iron ore industry of the latter State. The materials used are wrought scrap iron and pig iron, the latter of a certain stated composition. The pig iron may contain as much as one per cent. phosphorus, as against an extreme limit of one-tenth per cent. for the Bessemer process. The limit for sulphur is so low that we can say there must practically be none, which requirement excludes some New Jersey ores that otherwise might be available. The other requirements would probably not be understood by the general public, and it suffices to say they are such as can be met by most of the New Jersey ores.

"The manufacture of pig iron suitable for this process has not yet been tried sufficiently to warrant a positive opinion as to its future in this region, but present appearances seem to indicate that the business will have a steady and healthy growth.

"But on the other side, a condition exists that must not be overlooked. For more than twenty years no new deposit has been discovered or opened up in New Jersey, and the deposits now being mined are getting very deep to work by the present methods, and in some cases are approaching exhaustion, which state has been the fate of several well-known bodies of ore, the Dickerson being a notable example.

"S. B. P."

Phillipsburg, Oct. 15th, 1895.

SUMMARY 1—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYEES.

INDUSTRY.	Number of establish- ments.	NUMBER OF HANDS.		Increase (<i>i</i>) or de- crease (<i>d</i>), June, 1893-1.
		June, 1893.	June, 1894.	
Metals and Metal Products—				
Machinery.....	8	553	415	<i>d</i> 188-
Locomotives.....	1	800	300	<i>d</i> 500-
Machine tools.....	4	728	899	<i>d</i> 329-
Printing presses.....	2	395	350	<i>d</i> 45
Machinery and foundry.....	4	287	266	<i>d</i> 61
Foundry.....	8	694	718	<i>i</i> 19-
Foundry and finishing brass.....	5	249	192	<i>d</i> 37
Furnaces and ranges.....	2	57	57	.....
Forge products.....	3	296	160	<i>d</i> 136
Mining, iron ore.....	3	685	492	<i>d</i> 198-
Hardware, harness.....	8	55	52	<i>d</i> 8
Jewelry.....	2	66	30	<i>d</i> 36-
Tools.....	8	129	129	.....
Metal novelties.....	4	406	363	<i>d</i> 48
Unclassified.....	10	688	560	<i>d</i> 123-
Textiles and Textile Products—				
Silk weaving, broad.....	37	8,568	8,877	<i>d</i> 191
broad and ribbon.....	6	1,849	1,751	<i>d</i> 98
ribbon.....	4	817	772	<i>d</i> 45
throwing.....	9	610	426	<i>d</i> 184
dyeing.....	10	1,805	1,129	<i>d</i> 176
Woolens.....	7	1,675	1,862	<i>d</i> 818
Shirts.....	2	380	455	<i>i</i> 125-
Worsted yarns.....	2	549	565	<i>i</i> 16
Floor Oll-cloth.....	2	187	185	<i>d</i> 52
Unclassified.....	7	1,850	1,615	<i>d</i> 235-
Leather Products—				
Shoes.....	5	262	274	<i>i</i> 12-
Unclassified.....	4	279	246	<i>d</i> 38
Hats.....	7	1,201	1,240	<i>i</i> 39
Pottery—				
General ware.....	5	910	640	<i>d</i> 270-
Ornamental Brick and Architectural Terra-Cotta—				
Common brick.....	5	1,829	1,565	<i>d</i> 264
.....	4	321	321	.....
Glass.....	4	891	717	<i>d</i> 174
Rubber Products—				
Boots and shoes.....	8	1,373	1,469	<i>i</i> 96-
For mechanical purposes.....	3	749	608	<i>d</i> 141
Hard rubber.....	3	749	698	<i>d</i> 56
Lumber, Mill Products—				
Sashes, blinds and doors.....	2	75	65	<i>d</i> 10
Pearl button.....	2	48	76	<i>i</i> 28-
Tobacco.....	2	2,859	2,859	.....
Fertilizers.....	8	367	382	<i>i</i> 15
Unclassified.....	4	141	117	<i>d</i> 24-
Totals.	198	85,457	81,857	<i>d</i> 8,600-

SUMMARY 1—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES—Continued.

AVERAGE NUMBER OF HANDS EMPLOYED.
Increase (i) or Decrease (d) Over Month of June, 1894.

July, 1894.	August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
i27	i28	i27	i41	i51	i48	i85	i48	i78	i119	i79
i1	d5	i18	i20	i42	i49	i60	i74	i82	i85	i96
d10	d5	d9	d10	d9	i20	i22	i22	i82	i48	i68
d11	d7	..	..	i8	i16	i48	i40	i31	i74	i88
d27	i22	d28	i34	i46	i6	i9	i4	i20	i47	i97
d8	d8	d1	i1	i6	i5	d44	i9	i8	i7	i8
i54	i110	i98	i105	i78	i109	i96	i69	i98	i186	i154
d39	d121	d72	d47	d35	d25	d27	i19	i58	i79	i95
d11	d12	d11	d11	d19	d12	d21	d19	d30	d18	d7
..	..	..	..	i26	i28	i28	i25	i20	i20	i20
i21	d14	i4	i9	i28	i8	d82	d39	d41	d28	d14
d8	d38	d14	i1	i88	i45	i28	d60	d61	d38	d26
i356	i507	i579	i779	i1,866	i986	i1,271	i1,606	i1,958	i2,018	i2,309
d47	i18	i8	i56	i52	i142	i182	i348	i367	i381	i395
i5	i44	i48	i48	i20	i22	i28	i58	i55	i66	i66
d11	d57	i81	i88	i117	i180	i192	i250	i247	i272	i261
i15	i30	i171	i226	i208	i265	i298	i304	i410	i897	i474
i37	i49	i142	i54	i192	i228	i271	i268	i808	i888	i841
d2	..	..	d5	d7	d7	d10	d10	d15	d15	d10
d40	i25	i190	i210	i8	i18	i12	i2	i12	i17	i12
i16	i28	i28	i28	i25	i25	i34	i28	i28	i25	i28
d106	d82	i5	i48	i118	i88	i149	i174	i170	i269	i258
d2	d4	i4	i7	i10	i6	d14	d2	i2	i14	i16
d10	d9	i22	i26	i28	i19	i80	i32	i25	i36	i38
i5	d188	d178	d109	d43	d54	d68	d74	d48	d24	d20
i320	i320	i345	i345	i345	i345	i270	i270	i270	i270	i270
i292	i347	i396	i209	i147	i169	i185	i78	i146	i371	i416
..	..	..	d90	d256	d292	d305	d305	d284	d168	d100
d570	d626	d448	d7	i66	i58	i62	i64	i189	i160	i184
i19	i25	i16	d19	d68	d88	d114	d447	d1,066	d496	d426
d17	d41	d80	d72	d76	d50	d85	d21	i26	i79	i98
d18	d22	d20	d16	d8	i5	i19	i26	i30	i15	i12
..
i15	d7	d8	i8	i12	i85	i29	i22	i19	i9	i16
d66	d82	d66	d111	d119	d189	d108	d111	d115	d98	d96
d98	i24	i35	i18	i12	i82	i119	i124	i280	i251	i180
d8	i2	..	d8	d1	i2	i8	i8	i12	i14	i16
d14	i861	i1,288	i2,076	i2,996	i2,820	i2,629	i2,827	i8,281	i4,787	i5,200

SUMMARY 2—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES.

INDUSTRY.	Number of establish- ments.	NUMBER OF HANDS.		Per cent. increase (↑) or decrease (↓), June, 1883-91.
		June, 1883.	June, 1894.	
Metals and Metal Products—				
Machinery.....	8	553	415	d 25
Locomotives.....	1	900	800	d 62
Machine tools.....	4	728	399	d 45
Printing presses.....	2	395	350	d 11
Machinery and foundry.....	4	367	266	d 22
Foundry.....	3	694	718	↑ 3
Foundry and finishing brass.....	5	249	192	d 23
Furnaces and ranges.....	2	57	57	
Forge products.....	8	296	160	d 46
Mining, iron ore.....	3	688	492	d 28
Hardware, harness.....	3	55	52	d 5
Jewelry.....	2	66	80	d 55
Tools.....	8	129	129	
Metal novelties.....	4	406	368	d 10
Unclassified.....	10	638	560	d 18
Textiles and Textile Products—				
Silk weaving, broad.....	37	8,568	8,877	d 2
broad and ribbon.....	6	1,849	1,751	d 5
ribbon.....	4	817	772	d 6
throwing.....	9	610	426	d 30
dyeing.....	10	1,305	1,129	d 13
Woolens.....	7	1,676	1,362	d 19
Shirts.....	2	880	455	↑ 28
Worsted yarns.....	2	549	568	↑ 3
Floor oil-cloth.....	2	187	135	d 28
Unclassified.....	7	1,850	1,615	d 13
Leather Products—				
Shoes.....	5	262	274	d 5
Unclassified.....	4	279	246	d 12
Hats.....	7	1,201	1,240	↑ 3
Pottery—				
General ware.....	5	910	640	↑ 30
Ornamental brick and architectural terra cotta.....	5	1,829	1,565	d 14
Common brick.....	4	821	821	
Glass.....	4	891	717	d 20
Rubber Products—				
Boots and shoes.....	8	1,878	1,469	↑ 7
For mechanical purposes.....	3	749	608	d 19
Hard rubber.....	2	749	698	d 7
Lumber, Mill Products—				
Sashes, blinds and doors.....	2	75	65	d 18
Pearl buttons.....	2	48	76	↑ 60
Tobacco.....	2	2,359	2,359	
Fertilizers.....	3	867	882	↑ 4
Unclassified.....	4	141	117	d 17
Total.....	198	85,457	31,857	d 10

SUMMARY 2—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES—Continued.

AVERAGE NUMBER OF HANDS EMPLOYED.

Per cent. Increase (*i*) or Decrease (*d*) over Month of June, 1894.

July, 1894.	August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
<i>i</i> 7	<i>i</i> 6	<i>i</i> 7	<i>i</i> 10	<i>i</i> 12	<i>i</i> 10	<i>i</i> 8	<i>i</i> 10	<i>i</i> 18	<i>i</i> 29	<i>i</i> 19
<i>d</i> 1	<i>d</i> 8	<i>d</i> 5	<i>d</i> 6	<i>d</i> 11	<i>d</i> 12	<i>d</i> 15	<i>d</i> 19	<i>d</i> 21	<i>d</i> 21	<i>d</i> 24
<i>d</i> 8	<i>d</i> 1	<i>d</i> 3	<i>d</i> 8	<i>d</i> 8	<i>d</i> 6	<i>d</i> 6	<i>d</i> 9	<i>d</i> 9	<i>d</i> 12	<i>d</i> 18
<i>d</i> 4	<i>d</i> 2	.....	<i>i</i> 1	<i>i</i> 6	<i>d</i> 15	<i>i</i> 15	<i>i</i> 11	<i>i</i> 16	<i>d</i> 26	<i>d</i> 29
<i>d</i> 4	<i>i</i> 8	<i>i</i> 4	<i>i</i> 5	<i>i</i> 6	<i>d</i> 1	<i>d</i> 1	<i>d</i> 1	<i>i</i> 8	<i>i</i> 7	<i>i</i> 14
<i>d</i> 4	.....	.....	<i>i</i> 8	<i>i</i> 8	<i>d</i> 28	<i>d</i> 28	<i>d</i> 15	<i>i</i> 4	<i>i</i> 4	<i>i</i> 4
<i>i</i> 84	<i>i</i> 69	<i>i</i> 61	<i>i</i> 66	<i>i</i> 49	<i>i</i> 69	<i>i</i> 60	<i>i</i> 43	<i>i</i> 61	<i>i</i> 85	<i>i</i> 96
<i>d</i> 8	<i>d</i> 24	<i>d</i> 15	<i>d</i> 9	<i>d</i> 7	<i>d</i> 5	<i>d</i> 5	<i>i</i> 4	<i>i</i> 12	<i>i</i> 16	<i>i</i> 19
<i>d</i> 21	<i>d</i> 24	<i>d</i> 21	<i>d</i> 21	<i>d</i> 28	<i>d</i> 28	<i>d</i> 40	<i>d</i> 37	<i>d</i> 58	<i>d</i> 26	<i>d</i> 18
.....	.....	.....	<i>i</i> 88	<i>i</i> 98	<i>i</i> 77	<i>i</i> 98	<i>i</i> 88	<i>i</i> 67	<i>i</i> 67	<i>i</i> 67
<i>d</i> 6	<i>d</i> 4	<i>i</i> 1	<i>i</i> 2	<i>i</i> 8	<i>i</i> 2	<i>d</i> 9	<i>d</i> 11	<i>d</i> 11	<i>d</i> 6	<i>d</i> 1
<i>d</i> 1	<i>d</i> 5	<i>d</i> 8	.....	<i>i</i> 6	<i>i</i> 8	<i>i</i> 4	<i>d</i> 11	<i>d</i> 11	<i>d</i> 7	<i>d</i> 4
<i>i</i> 4	<i>i</i> 6	<i>i</i> 7	<i>i</i> 9	<i>i</i> 28	<i>i</i> 12	<i>i</i> 15	<i>i</i> 19	<i>i</i> 28	<i>i</i> 24	<i>i</i> 27
<i>d</i> 8	<i>i</i> 1	<i>i</i> 1	<i>i</i> 9	<i>i</i> 8	<i>i</i> 6	<i>i</i> 10	<i>i</i> 20	<i>i</i> 21	<i>i</i> 22	<i>i</i> 28
<i>i</i> 1	<i>i</i> 6	<i>i</i> 6	<i>i</i> 6	<i>i</i> 8	<i>i</i> 8	<i>i</i> 4	<i>d</i> 7	<i>i</i> 7	<i>i</i> 9	<i>i</i> 9
<i>d</i> 8	<i>d</i> 9	<i>i</i> 7	<i>i</i> 19	<i>i</i> 26	<i>i</i> 28	<i>i</i> 45	<i>i</i> 59	<i>i</i> 58	<i>i</i> 64	<i>i</i> 61
<i>d</i> 1	<i>i</i> 8	<i>i</i> 15	<i>i</i> 20	<i>i</i> 18	<i>i</i> 28	<i>i</i> 26	<i>d</i> 27	<i>i</i> 36	<i>i</i> 35	<i>i</i> 42
<i>i</i> 8	<i>i</i> 9	<i>i</i> 10	<i>i</i> 11	<i>i</i> 14	<i>i</i> 17	<i>i</i> 20	<i>i</i> 17	<i>i</i> 28	<i>i</i> 24	<i>i</i> 28
.....	.....	.....	<i>d</i> 1	<i>d</i> 2	<i>d</i> 2	<i>d</i> 2	<i>d</i> 2	<i>d</i> 8	<i>d</i> 8	<i>d</i> 2
<i>d</i> 7	<i>i</i> 14	<i>i</i> 28	<i>i</i> 87	<i>i</i> 1	<i>i</i> 2	<i>i</i> 2	.....	<i>i</i> 2	<i>i</i> 8	<i>i</i> 12
<i>i</i> 12	<i>i</i> 7	<i>i</i> 17	<i>i</i> 17	<i>i</i> 19	<i>i</i> 19	<i>i</i> 25	<i>i</i> 21	<i>i</i> 21	<i>i</i> 19	<i>i</i> 24
<i>d</i> 7	<i>d</i> 2	.....	<i>i</i> 8	<i>i</i> 7	<i>i</i> 5	<i>i</i> 9	<i>i</i> 11	<i>i</i> 11	<i>i</i> 17	<i>i</i> 16
<i>d</i> 1	<i>d</i> 4	<i>i</i> 1	<i>i</i> 8	<i>i</i> 4	<i>i</i> 2	<i>i</i> 5	.....	<i>i</i> 10	<i>i</i> 16	<i>i</i> 18
.....	<i>d</i> 11	<i>d</i> 14	<i>d</i> 9	<i>d</i> 8	<i>d</i> 4	<i>d</i> 6	<i>d</i> 6	<i>d</i> 8	<i>d</i> 2	<i>d</i> 2
<i>i</i> 50	<i>i</i> 50	<i>i</i> 54	<i>i</i> 54	<i>i</i> 54	<i>i</i> 54	<i>i</i> 42	<i>i</i> 42	<i>i</i> 42	<i>i</i> 42	<i>i</i> 42
<i>i</i> 19	<i>i</i> 22	<i>i</i> 25	<i>i</i> 18	<i>i</i> 9	<i>i</i> 11	<i>i</i> 9	<i>i</i> 5	<i>i</i> 9	<i>i</i> 24	<i>i</i> 27
.....	.....	.....	<i>d</i> 28	<i>d</i> 80	<i>d</i> 91	<i>d</i> 95	<i>d</i> 95	<i>d</i> 88	<i>d</i> 51	<i>d</i> 31
<i>d</i> 79	<i>d</i> 87	<i>d</i> 68	<i>d</i> 1	<i>i</i> 9	<i>i</i> 8	<i>i</i> 9	<i>i</i> 9	<i>i</i> 19	<i>i</i> 22	<i>i</i> 26
<i>i</i> 1	<i>i</i> 2	<i>i</i> 1	<i>i</i> 1	<i>i</i> 5	<i>d</i> 8	<i>d</i> 8	<i>d</i> 30	<i>d</i> 72	<i>d</i> 84	<i>d</i> 29
<i>d</i> 8	<i>d</i> 7	<i>d</i> 5	<i>d</i> 12	<i>d</i> 12	<i>d</i> 8	<i>d</i> 6	<i>d</i> 8	<i>i</i> 4	<i>i</i> 18	<i>i</i> 15
<i>d</i> 2	<i>d</i> 8	<i>d</i> 8	<i>d</i> 2	.....	<i>i</i> 1	<i>i</i> 8	<i>i</i> 4	<i>i</i> 4	<i>i</i> 2	<i>i</i> 2
.....	.....	.....	<i>i</i> 5	<i>i</i> 8	<i>i</i> 1	<i>d</i> 5	<i>d</i> 9	<i>d</i> 14	<i>d</i> 9	<i>d</i> 1
<i>d</i> 20	<i>d</i> 9	<i>d</i> 8	<i>i</i> 2	<i>i</i> 16	<i>i</i> 46	<i>i</i> 38	<i>i</i> 29	<i>i</i> 26	<i>i</i> 12	<i>i</i> 21
<i>d</i> 8	<i>d</i> 8	<i>d</i> 8	<i>d</i> 5	<i>d</i> 5	<i>d</i> 6	<i>d</i> 5	<i>d</i> 5	<i>d</i> 5	<i>d</i> 4	<i>d</i> 4
<i>d</i> 24	<i>i</i> 6	<i>i</i> 9	<i>i</i> 5	<i>i</i> 8	<i>i</i> 21	<i>i</i> 31	<i>i</i> 32	<i>i</i> 78	<i>i</i> 66	<i>i</i> 84
<i>d</i> 8	<i>i</i> 2	.....	<i>d</i> 8	<i>d</i> 1	<i>i</i> 2	<i>i</i> 8	<i>i</i> 7	<i>i</i> 10	<i>i</i> 12	<i>i</i> 14
.....	<i>i</i> 1	<i>i</i> 4	<i>i</i> 7	<i>i</i> 9	<i>i</i> 7	<i>i</i> 8	<i>i</i> 9	<i>i</i> 10	<i>i</i> 15	<i>i</i> 16

SUMMARY 3—PANIC INQUIRY—TABLE 1—WAGES PAID.

INDUSTRY.	Number of establish- ments.	AMOUNT OF WAGES PAID.		Increase (↑) or de- crease (↓) June, 1893-94.	TOTAL AMOUNT OF WAGES PAID. Increase (↑) or de- crease (↓) over June, 1894.	
		June, 1893.	June, 1894.		July, 1894.	Aug., 1894.
Metals and Metal Products—						
Machinery	8	\$28,484	\$18,628	d \$4,811	d \$1,846	↓ \$1,877
Locomotives	1	80,000	5,000	d 25,000	↓ 1,000	↓ 2,000
Machine tools	4	82,279	16,577	d 15,702	d 1,985	↓ 2,288
Printing presses	2	7,800	7,200	d 600	d 800	d 700
Machinery and foundry	4	15,589	11,741	d 2,738	↓ 328	d 1,088
Foundry	82,296	26,488	d 6,808	d 1,850	↓ 2,988	
Foundry and finishing brass	5	11,054	8,850	d 2,704	d 606	d 388
Furnaces and ranges	2	8,064	2,882	d 672	d 858	d 201
Forge products	3	18,585	5,995	d 7,590	↓ 1,699	↓ 4,585
Mining, iron ore	3	17,848	11,976	d 5,872	d 959	d 2,698
Hardware, harness	8	2,580	2,044	d 536	d 644	d 1,116
Jewelry	2	5,200	1,800	d 1,900	d 607	↓ 500
Tools	3	6,400	4,400	d 2,000	d 1,000	↓ 700
Metal novelties	4	19,564	16,125	d 3,439	d 6,468	d 6,408
Unclassified	10	28,751	21,402	d 2,849	d 1,957	d 1,400
Textiles and Textile Products—						
Silk weaving, broad	37	218,551	208,982	d 9,519	d 1,918	↓ 12,458
broad and ribbon	6	62,941	55,644	d 2,297	d 4,073	↓ 452
ribbon	4	27,769	26,307	d 2,462	↓ 84	↓ 1,628
throwing	9	14,786	8,085	d 1,700	d 1,426	d 581
dyeing	10	26,599	38,160	↓ 4,561	d 614	↓ 288
Woolens	7	48,320	28,156	d 20,164	↓ 602	↓ 4,521
Shirts	2	720	1,320	↓ 600	d 28	.....
Worsted yarns	2	6,553	7,198	↓ 640	d 207	↓ 891
Floor oil-cloth	2	8,496	5,245	d 8,245	↓ 1,456	↓ 719
Unclassified	7	49,470	42,168	d 7,302	d 5,577	d 2,145
Leather Products—						
Shoes	5	4,552	8,814	d 788	d 1,782	d 768
Unclassified	4	9,066	7,102	d 1,964	d 1,720	d 1,081
Hats	7	49,757	55,623	↓ 5,866	↓ 725	d 14,017
Pottery, general ware	5	38,900	19,000	d 14,900	↓ 11,800	↓ 11,600
Ornamental brick and architectural terra cotta	5	64,211	48,797	d 15,414	d 7,903	↓ 17,654
Common brick	4	10,804	10,804	.....	.....	.....
Glass	4	44,453	28,662	d 20,791	d 21,187	d 19,849
Rubber Products—						
Boots and shoes	8	26,541	32,400	↓ 6,859	↓ 8,994	↓ 18,118
For mechanical purposes	3	26,017	28,165	d 4,852	d 3,434	d 4,229
Hard rubber	2	30,777	20,798	d 9,981	d 1,417	↓ 2,186
Lumber, Mill Products—						
Sashes, blinds and doors	2	1,512	1,626	↓ 114	d 252	d 50
Pearl buttons	2	2,300	3,068	↓ 768	d 288	d 588
Tobacco	2	55,660	61,416	↓ 5,756	d 6,180	d 6,852
Fertilizers	3	15,867	18,925	↓ 58	d 3,681	↓ 316
Unclassified	4	4,241	3,068	d 1,158	d 446	↓ 85
Total	198	\$1,086,537	\$907,558	d \$178,979	d \$42,216	↓ \$16,802

**SUMMARY 3—PANIC INQUIRY—TABLE 1—WAGES PAID—
Continued.**

TOTAL AMOUNT OF WAGES PAID—CONTINUED.
Increase (+) or Decrease (d) Over Month of June, 1894.

September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
d \$1,315	+ 82,157	d 9416	d 7769	d 9958	+ 5554	+ 81,627	+ 92,227	+ 94,735
+ 1,000	+ 5,000	+ 8,000	+ 10,000	+ 10,000	+ 9,000	+ 7,000	+ 8,500	+ 8,000
+ 1,487	+ 8,928	+ 4,397	+ 5,286	+ 6,328	+ 4,411	+ 6,329	+ 5,682	+ 6,477
d 978	d 1,010	d 417	d 1,100	d 860	+ 800	+ 900	+ 600	+ 605
+ 1,978	+ 1,787	+ 889	+ 3,659	+ 1,091	+ 851	+ 4,787	+ 5,388	+ 8,621
+ 1,676	+ 8,141	+ 805	+ 2,876	d 8,301	d 8,287	+ 1,851	+ 945	+ 4,262
+ 274	+ 199	+ 808	+ 495	d 2,361	+ 269	+ 408	+ 120	+ 675
+ 289	d 81	d 40	d 876	+ 253	d 304	+ 689	+ 419	+ 261
+ 3,555	+ 4,440	+ 2,987	+ 4,172	+ 4,491	+ 2,898	+ 5,463	+ 5,552	+ 5,963
- d 1,398	d 96	d 1,057	d 168	d 192	+ 412	+ 1,986	+ 2,065	+ 2,788
d 987	d 969	d 1,181	d 1,287	d 1,451	d 1,587	d 1,458	d 1,260	d 860
+ 165	+ 1,898	+ 1,547	+ 656	+ 1,128	+ 1,011	+ 2,128	+ 1,566	+ 1,815
+ 400	+ 600	+ 1,200	+ 850	+ 1,000	+ 800	+ 600	+ 400	+ 1,600
- d 6,961	d 8,886	d 589	d 5,999	d 6,772	d 6,434	d 5,615	d 4,604	d 182
+ 150	d 1,226	d 318	+ 77	d 8,864	d 4,104	d 1,951	d 2,784	d 2,728
+ 11,262	d 22,570	+ 14,202	+ 86,964	+ 16,961	+ 30,769	+ 49,969	+ 52,656	+ 75,125
d 2,410	+ 8,860	+ 6,061	+ 11,297	+ 7,547	+ 12,877	+ 17,865	+ 18,989	+ 21,751
+ 7,886	+ 8,786	+ 1,284	+ 82	d 954	+ 1,519	+ 7,074	+ 8,255	+ 4,027
+ 797	+ 1,092	+ 2,289	+ 4,693	+ 3,766	+ 4,972	+ 9,081	+ 6,924	+ 7,695
+ 5,765	+ 8,164	+ 6,559	+ 15,380	+ 6,827	+ 10,500	+ 11,170	+ 12,173	+ 17,431
+ 6,252	+ 10,848	+ 6,920	+ 6,479	+ 10,148	+ 6,083	+ 10,374	+ 18,868	+ 14,812
+ 2,515	d 120	d 168	d 188	d 240	d 240	d 386	d 386	d 240
+ 6,487	+ 987	+ 1,658	+ 896	+ 876	+ 684	+ 4,887	+ 4,243	+ 423
+ 9	+ 1,289	d 466	d 115	+ 1,925	+ 588	+ 757	+ 2,265	+ 474
+ 3,419	d 2,982	+ 8,254	+ 1,075	d 780	+ 1,590	+ 18,089	+ 4,084	+ 6,350
d 72	+ 129	d 387	d 819	d 1,299	d 1,427	d 825	+ 84	+ 194
- 41,629	+ 802	+ 1,087	+ 1,971	+ 177	+ 978	+ 8,869	+ 11,158	+ 1,220
- d 15,124	d 8,861	d 5,017	d 11,744	d 16,787	d 12,568	d 1,781	d 7,061	d 4,879
- d 14,300	+ 14,800	+ 14,800	+ 18,200	+ 11,800	+ 15,950	d 16,500	+ 17,000	+ 18,000
+ 9,577	+ 10,568	+ 726	d 728	d 1,612	d 8,841	+ 5,787	+ 13,018	+ 21,274
+ 1,726	d 8,568	d 9,498	d 9,881	d 9,881	d 9,168	d 4,464	d 2,600	
d 15,614	+ 886	+ 11,383	+ 11,579	+ 9,987	+ 8,718	+ 12,020	+ 12,907	d 18,952
+ 11,505	+ 5,105	+ 6,199	+ 2,952	d 8,155	d 18,197	d 22,787	d 12,090	d 1,846
d 4,494	d 4,180	d 6,249	d 3,848	d 2,659	d 2,586	d 864	+ 580	+ 491
- d 2,175	+ 550	d 1,756	+ 707	+ 1,841	+ 1,679	+ 6,441	+ 5,864	+ 3,885
d 171	+ 18	d 240	+ 77	d 380	d 486	d 387	+ 87	+ 54
d 348	+ 212	+ 400	+ 1,686	+ 1,200	+ 784	+ 860	+ 64	+ 1,188
d 4,861	+ 569	d 7,217	d 6,726	d 7,409	d 11,888	d 9,248	d 8,387	d 4,011
+ 1,705	+ 2,205	+ 2,587	+ 5,502	+ 6,876	+ 4,822	+ 11,452	+ 10,392	+ 5,945
+ 167	d 41	+ 219	+ 528	d 51	+ 172	+ 1,026	+ 528	+ 588
+\$80,596	+\$96,563	+\$64,264	+\$95,578	+\$88,815	+\$48,088	+\$161,145	+\$178,668	+\$231,616

SUMMARY 4—PANIC INQUIRY—TABLE 1—WAGES PAID.

INDUSTRY.	Number of establish- ments.	WAGES PAID.		Per cent. increase (↑) or decrease (↓), June 1893-94.
		June, 1893.	June, 1894.	
Metal and Metal Products—				
Machinery.....	8	\$28,484	\$18,628	d 21
Locomotives.....	1	80,000	5,000	d 38
Machine tools.....	4	82,279	16,577	d 49
Printing presses.....	2	7,800	7,200	d 8
Machinery and foundry.....	4	16,589	11,741	d 24
Foundry.....	3	82,296	25,488	d 21
Foundry and finishing brass.....	5	11,064	8,360	d 25
Furnaces and ranges.....	2	8,064	2,882	d 22
Forge products.....	8	18,585	5,995	d 56
Mining, iron ore.....	3	17,848	11,976	d 38
Hardware, harness.....	8	2,890	2,014	d 14
Jewelry.....	2	8,200	1,800	d 59
Tools.....	8	6,400	4,400	d 31
Metal novelties.....	4	19,664	16,125	d 18
Unclassified.....	10	22,751	21,402	d 10
Textiles and Textile Products—				
Silk weaving, broad.....	37	218,551	208,982	d 4
broad and ribbon.....	6	62,941	59,644	d 5
ribbon.....	4	27,789	25,807	d 9
throwing.....	9	12,786	8,086	d 37
dyeing.....	10	28,599	38,180	i 16
Woolens.....	7	48,820	28,156	d 42
Shirts.....	2	720	1,820	i 82
Worsted yarns.....	2	6,553	7,198	i 10
Floor oil-cloth.....	2	8,486	5,241	d 38
Unclassified.....	7	49,470	42,168	d 15
Leather Products—				
Shoes.....	5	4,552	3,814	d 16
Unclassified.....	4	9,065	7,102	d 23
Hats.....	7	49,757	55,628	i 12
Pottery—				
General ware.....	5	88,900	19,000	d 44
Ornamental brick and architectural terra cotta.....	5	64,211	48,797	d 24
Common brick.....	4	10,804	10,804	.....
Glass.....	4	44,458	28,662	d 47
Rubber Products—				
Boots and shoes.....	3	25,541	32,400	i 27
For mechanical purposes.....	3	28,017	28,165	d 17
Hard rubber.....	2	80,777	20,758	d 82
Lumber, Mill Products—				
Sashes, blinds and doors.....	2	1,512	1,626	i 8
Pearl buttons.....	2	2,800	3,088	i 34
Tobacco.....	2	55,650	61,416	i 10
Fertilizers.....	8	15,867	15,925	.....
Unclassified.....	4	4,241	3,088	d 27
Total.....	198	\$1,066,587	\$907,558	d 16

**SUMMARY 4—PANIC INQUIRY—TABLE 1—WAGES PAID—
Continued.**

TOTAL AMOUNT OF WAGES PAID.

Per Cent. Increase (+) or Decrease (-) Over Month of June, 1894.

July, 1894.	August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
d7	+10	d7	+17	d2	d4	d5	+8	+9	+12	+26
d20	+10	+20	+100	+160	+200	+160	+140	+170	+100	
d12	+14	+9	+24	+27	+32	+38	+27	+41	+34	+39
d11	+10	d14	+14	d6	d15	d12	+4	+4	+8	+8
+18	+9	+17	+15	+8	+18	+9	+8	+40	+46	+31
d7	+9	+7	+12	+8	+9	+18	+18	+6	+4	+17
d7	+4	+8	+2	+10	+6	+28	+8	+5	+1	+8
d15	+8	d2	+1	+2	+16	+15	+13	+28	+18	+12
d5	+76	+59	+74	+50	+70	+75	+40	+58	+98	+100
d8	+22	d12	+1	+9	+1	+2	+8	+17	+17	+28
d31	+55	+46	+47	+58	+60	+71	+78	+71	+62	+18
d47	+88	+18	+108	+42	+50	+86	+78	+168	+120	+124
+28	+16	+9	+14	+27	+8	+28	+7	+14	+9	+86
+40	+40	+37	+24	+4	+37	+42	+40	+35	+28	+1
d9	+7	.....	+6	+1	.....	+18	+14	+9	+18	+18
.....
d1	+6	+5	+11	+7	+18	+8	+15	+24	+25	+36
d9	+1	d4	+15	+10	+19	+18	+22	+30	+32	+36
+6	+29	+15	+5	.....	.....	+4	+6	+28	+18	+16
d18	d7	+10	+21	+28	+58	+47	+62	+112	+86	+96
d2	+1	+17	+25	+20	+46	+21	+82	+34	+40	+58
+2	+14	+19	+37	+21	+28	+36	+22	+39	+49	+51
d4	.....	+9	+18	+18	+18	+18	+18	+27	+27	+18
d3	+6	+35	+90	+18	+28	+12	+5	+9	+68	+6
+28	+14	.....	+25	+8	+2	+37	+10	+14	+48	+9
d18	d6	+8	+7	+8	+3	+2	+4	+44	+10	+16
.....
d47	d20	d2	+8	d10	d21	d34	d37	d9	+1	+5
d24	d15	+22	+11	+15	+28	+2	+14	+47	+16	+17
+1	d25	d27	d16	d9	d21	d32	d28	d8	d18	d8
+59	+61	+75	+75	+76	+69	+59	+84	+87	+89	+84
+15	+36	+20	+22	+11	+1	+1	+8	+12	+27	+44
.....	.....	.....	d17	d88	d92	d95	d95	d89	d43	d25
d89	d84	d66	+2	+48	+49	+42	+37	+51	+55	+59
.....
+25	+40	+86	+16	+19	+9	+26	+41	+70	+87	+4
d15	d18	d19	d18	d27	d17	d1	d11	d2	+2	+2
d7	+10	+10	+8	+8	+3	+6	+8	+31	+28	+16
.....
d15	d8	d10	+1	d15	+5	d22	d27	d21	+5	+8
d9	d16	d11	+7	+18	+58	+39	+26	+28	+2	+38
d10	d11	d8	+1	d12	d11	d12	d19	d15	d14	d7
d28	+2	+11	+18	+16	+85	+44	+27	+72	+65	+87
+14	+1	+5	+1	+7	+17	d2	+6	+38	+17	+19
d5	+2	+8	+11	+7	+11	+4	+5	+18	+19	+26

SUMMARY 5—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES.

INDUSTRY.	Total number of establish- ments reporting.	AVERAGE NUMBER OF HANDS EMPLOYED.		
		June, 1893.	June, 1894.	July, 1894.
Metals and Metal Products—				
Machinery.....	8	558	415	442
Locomotives.....	1	800	800	800
Machine tools.....	4	728	399	400
Printing presses.....	2	395	360	346
Machinery and foundry.....	4	867	286	275
Foundry.....	3	664	718	696
Foundry and finishing, brass.....	5	249	192	184
Furnaces and ranges.....	2	57	57	57
Forge products.....	3	298	160	274
Mining iron ore.....	3	686	492	458
Hardware, harness.....	3	55	52	41
Jewelry.....	2	66	80	30
Tools.....	3	129	129	129
Metal novelties.....	4	406	368	342
Unclassified.....	10	688	560	552
Textiles and Textile Products—				
Silk weaving, broad.....	87	8,568	8,877	8,782
broad and ribbon.....	6	1,849	1,761	1,704
ribbon.....	4	817	772	777
throwing.....	9	610	426	415
dyeing.....	10	1,805	1,129	1,114
Woolens.....	7	1,675	1,962	1,399
Shirts.....	2	880	466	458
Worsted yarns.....	2	549	566	525
Floor oil-cloth.....	2	187	135	151
Unclassified.....	7	1,850	1,615	1,509
Leather Products—				
Shoes.....	5	262	274	272
Unclassified.....	4	279	246	286
Hats.....	7	1,201	1,240	1,245
Pottery, general ware.....	5	910	640	960
Ornamental brick and architectural terra cotta.....	5	†1,829	†1,566	1,887
Common brick.....	4	821	821	821
Glass.....	4	891	717	147
Rubber Products—				
Boots and shoes.....	9	1,878	1,469	1,488
For mechanical use.....	3	749	608	591
Hard rubber.....	2	749	698	680
Lumber, Mill Products—				
Sashes, blinds and doors.....	2	75	65	65
Pearl buttons.....	2	48	76	61
Tobacco.....	2	2,859	2,859	2,298
Fertilizers.....	3	867	882	289
Unclassified.....	4	141	117	114
Total.....	198	25,457	31,857	31,848

*One establishment not reporting.

†One establishment closed down.

SUMMARY 5—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES—Continued.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.

August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
438	442	456	466	458	450	458	458	524	494
300	300	300	300	300	300	300	300	300	300
394	412	419	441	443	450	473	481	484	495
845	841	840	841	870	872	882	882	896	848
279	286	289	302	329	326	317	333	360	369
785	741	747	759	707	722	709	733	760	810
184	191	198	198	197	148	201	200	199	200
57	57	57	57	57	57	57	57	57	60
270	268	265	268	269	266	229	258	296	314
371	420	445	457	467	465	511	550	571	587
40	41	41	40	40	31	38	22	38	45
80	80	56	56	58	56	56	50	50	50
129	129	129	129	129	120	130	130	130	130
849	867	872	891	871	881	824	822	840	849
522	546	561	568	606	593	500	499	522	535
8,884	8,956	9,156	10,243	9,868	9,645	9,988	10,380	10,806	10,686
1,769	1,759	1,907	1,888	1,898	1,983	2,090	2,118	2,182	2,146
816	820	820	792	794	800	825	827	838	838
889	457	509	548	556	618	676	678	698	687
1,159	1,800	1,855	1,882	1,884	1,422	1,433	1,589	1,528	1,600
1,411	1,504	4,516	1,554	1,500	1,688	1,600	1,670	1,696	1,708
455	455	450	448	448	445	445	440	440	445
590	695	775	578	578	577	567	577	582	577
158	158	158	160	160	160	168	168	160	157
11,583	1,620	1,658	1,728	1,708	1,764	1,789	1,785	1,884	1,878
270	278	281	284	280	280	272	276	288	290
237	268	272	274	265	276	273	271	282	279
1,102	1,067	1,181	1,197	1,186	1,172	1,166	1,197	1,216	1,220
960	985	985	985	985	910	910	910	910	918
1,912	1,968	1,774	1,712	1,784	1,700	1,648	1,711	1,986	1,981
321	321	*281	*65	*29	*16	*16	*37	158	221
91	269	710	788	775	779	781	856	877	901
1,494	1,485	1,450	1,401	1,481	1,855	1,022	*418	978	1,044
567	578	586	582	588	578	587	638	687	701
671	678	677	690	698	712	719	728	708	706
65	68	67	66	62	59	54	54	59	64
69	73	84	88	111	105	98	96	85	80
2,277	2,298	2,248	2,240	2,220	2,261	2,248	2,244	2,266	2,268
406	417	400	394	464	501	506	662	638	512
119	117	114	116	119	120	126	129	131	133
32,218	33,140	33,933	34,868	34,186	34,506	34,684	35,138	36,594	37,057

*One establishment closed down.

SUMMARY 5—PANIC INQUIRY—TABLE 1—WAGES PAID.

INDUSTRY.	Total number of establish- ments reporting.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
Metals and Metal Products—					
Machinery	8	\$23,434	\$18,623	\$17,277	\$20,500
Locomotives	1	30,000	5,000	6,000	7,000
Machine tools	4	82,279	16,577	14,642	18,835
Printing presses	2	7,800	7,200	6,400	6,500
Machinery and foundry	4	15,589	11,741	12,064	10,658
Foundry	3	82,296	25,438	23,683	27,855
Foundry and finishing, brass	5	11,054	8,350	7,744	7,992
Furnaces and ranges	2	3,054	2,882	2,024	2,181
Forge products	3	18,585	5,995	7,694	10,530
Mining, iron ore	3	17,848	11,976	11,017	9,288
Hardware, harness	3	2,380	2,044	1,400	928
Jewelry	2	8,200	1,300	693	1,800
Tools	3	6,400	4,400	3,400	5,100
Metal novelties	4	19,564	16,125	9,657	9,717
Unclassified	10	23,751	21,402	19,445	20,002
Textiles and Textile Products—					
Silk weaving, broad	37	218,551	208,982	207,019	221,390
broad and ribbon	6	62,941	59,644	55,571	60,078
ribbon	4	27,769	25,307	25,391	26,880
throwing	9	12,786	8,086	6,610	7,455
dyeing	10	28,599	33,160	32,546	33,393
Woolens	7	48,320	28,156	28,758	32,677
Shirts	2	720	*1,320	*1,272	*1,320
Worsted yarns	22	6,558	7,193	7,986	7,584
Floor oil-cloth	2	8,486	5,241	6,697	5,960
Unclassified	7	49,470	42,165	36,591	40,028
Leather Products—					
Shoes	5	14,552	18,814	12,082	13,051
Unclassified	4	9,066	7,102	5,382	6,071
Hats	7	49,757	55,628	56,348	41,606
Pottery, general ware	5	33,900	219,000	30,800	30,600
Ornamental brick and architectural terra cotta	5	164,211	148,797	56,100	66,451
Common brick	4	10,304	10,304	10,304	10,804
Glass	4	44,458	28,662	2,475	8,818
Rubber Products—					
Boots and shoes	8	25,541	32,400	41,394	45,518
For mechanical use	8	28,017	28,165	19,781	18,986
Hard rubber	2	30,777	20,793	19,376	22,929
Lumber, Mill Products—					
Sashes, blinds and doors	2	1,512	1,626	1,374	1,576
Pearl buttons	2	2,300	3,088	2,800	2,500
Tobacco	2	55,560	61,416	55,286	54,564
Fertilizers	8	15,867	15,925	12,244	16,241
Unclassified	4	4,241	3,088	2,687	8,118
Total	198	\$1,086,587	\$907,558	\$868,319	\$922,860

* One establishment employing 300 hands not reporting wages. † One establishment not reporting. ‡ Two establishments not reporting. § Strike in two establishments. || One establishment closed down.

**SUMMARY 5—PANIC INQUIRY—TABLE 1—WAGES PAID—
Continued.**

TOTAL AMOUNT OF WAGES PAID—CONTINUED.

September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
\$17,306	\$21,780	\$18,207	\$17,654	\$17,670	\$19,177	\$20,250	\$20,860	\$23,356
6,000	10,000	12,000	15,000	15,000	18,000	12,000	18,500	10,000
18,014	20,505	20,974	21,868	22,900	21,988	28,406	22,269	28,054
6,222	6,190	6,788	6,100	6,830	7,500	7,500	7,800	7,805
18,419	18,528	12,080	15,402	12,762	12,092	16,478	17,124	15,862
27,164	28,629	26,293	28,112	22,187	22,201	26,839	26,483	29,750
8,624	8,549	9,158	8,845	9,989	8,819	8,788	8,470	9,025
2,848	2,851	2,422	2,768	2,785	2,078	8,051	2,801	2,648
9,560	10,485	8,982	10,167	18,486	8,888	9,458	11,547	11,928
10,678	11,880	10,919	11,818	12,168	12,888	18,962	14,041	14,759
1,107	1,075	868	907	593	457	586	784	1,684
1,465	2,698	2,847	2,936	2,428	2,811	3,428	2,866	2,915
4,800	5,000	5,600	4,750	5,400	4,700	5,000	4,900	6,000
10,174	12,289	15,586	10,126	9,888	9,641	10,510	11,521	15,948
21,662	20,176	21,084	21,479	17,588	17,298	19,451	18,618	18,674
220,194	281,502	228,184	245,896	226,898	289,701	258,920	261,568	284,057
57,284	68,504	65,895	70,941	67,191	72,521	77,509	78,588	81,395
82,698	29,048	26,541	26,889	24,858	26,826	32,881	28,562	29,834
8,888	9,728	10,275	12,729	11,802	13,008	17,987	14,960	15,781
28,925	41,824	39,719	48,640	89,987	48,669	44,380	46,388	50,691
34,408	38,499	36,076	31,686	38,804	34,289	39,080	42,024	42,168
*1,320	*1,200	*1,152	*1,152	*1,080	*1,080	*960	*960	*1,080
19,708	+18,640	+8,183	+8,851	+8,089	+7,569	+7,847	+11,780	+7,616
5,260	6,580	4,886	5,126	7,166	5,779	5,998	7,506	5,715
45,587	39,286	45,422	48,248	41,888	48,758	60,807	46,252	49,013
18,742	18,948	18,447	12,995	12,515	12,887	18,489	18,848	14,008
8,681	7,904	8,189	9,078	7,279	8,080	10,461	8,280	8,822
40,499	46,772	50,606	48,879	38,886	48,055	58,842	48,572	51,244
83,800	88,300	88,300	82,200	80,800	84,950	85,500	86,000	86,000
58,874	59,850	49,528	48,074	47,185	44,956	51,584	61,810	70,071
10,901	18,579	11,721	1811	1173	1173	11,186	5,840	7,704
8,046	24,048	35,925	34,241	38,649	32,880	35,682	36,569	37,614
48,906	87,505	88,499	85,852	24,245	19,208	19,648	20,310	81,064
18,781	18,985	16,916	19,822	20,506	20,610	22,801	28,746	28,656
18,618	21,848	19,037	21,500	22,184	22,472	27,284	26,657	24,178
1,455	1,644	1,386	1,708	1,266	1,190	1,289	1,589	1,572
2,740	3,800	8,488	4,724	4,288	8,872	8,948	8,152	1,900
56,555	61,985	54,199	54,690	54,007	49,528	52,168	58,079	57,405
17,680	18,180	18,512	21,427	22,801	20,247	27,377	26,817	21,870
8,260	8,042	8,802	8,606	8,082	8,255	4,109	8,606	8,671
\$988,154	\$1,004,121	\$971,822	\$1,003,181	\$941,878	\$865,646	\$1,068,708	\$1,081,226	\$1,189,174

* One establishment employing 800 hands not reporting wages. † One establishment not reporting. ‡ Two establishments not reporting. § One establishment closed down.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES.

Metals and Metal Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
1	Machinery.....	216	150	184	151
2	Machinery.....	170	116	118	115
3	Machinery.....	78	63	62	62
4	Machinery.....	48	45	48	48
5	Machinery.....	16	12	11	13
6	Machinery.....	15	5	5	5
7	Machinery.....	6	7	6	6
8	Machinery.....	6	8	8	8
	Total.....	558	415	442	438
9	Locomotives.....	800	800	800	800
10	Machine tools.....	407	210	213	210
11	Machine tools.....	249	127	128	120
12	Machine tools.....	98	50	52	58
13	Machine tools.....	14	12	12	11
	Total.....	723	399	400	394
14	Printing presses.....	175	150	140	145
15	Printing presses.....	220	200	200	200
	Total.....	395	350	340	345
16	Machinery and foundry.....	189	145	132	127
17	Machinery and foundry.....	183	98	100	108
18	Machinery and foundry.....	15	15	15	15
19	Machinery and foundry.....	80	28	28	29
	Total.....	367	286	275	279
20	Foundry, cast iron pipe.....	501	572	571	608
21	Malleable and gray.....	123	78	73	72
22	Malleable and gray.....	70	68	42	55
	Total.....	694	718	686	735
23	Foundry and finishing, brass (gas fixtures).....	126	100	100	100
24	Foundry and finishing, brass (gas fixtures).....	57	44	42	41
25	Foundry and finishing, brass (gas fixtures).....	26	30	30	0
26	Foundry and finishing, brass (gas fixtures).....	26	14	10	10
	Foundry and finishing, brass (gas fixtures).....	7	4	2	3
	Total.....	249	192	184	184
27	Furnaces and ranges.....	82	82	82	82
28	Furnaces and ranges.....	26	25	25	25
	Total.....	57	57	57	57

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Metals and Metal Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.

September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
180	180	174	180	140	185	155	205	182	1
118	183	146	154	166	179	188	182	174	2
65	68	62	60	58	58	58	58	50	3
48	47	48	48	48	44	45	48	48	4
12	14	14	14	14	14	14	12	12	5
5	5	5	5	8	13	13	13	13	6
6	6	9	9	9	8	8	9	9	7
8	8	8	8	8	7	7	6	6	8
442	456	466	458	450	458	488	584	494	
800	800	800	800	800	800	800	800	800	9
226	282	248	255	265	275	280	279	279	10
119	118	118	118	115	116	115	117	127	11
55	58	59	60	64	67	70	72	75	12
13	16	16	15	15	16	16	16	14	13
412	419	441	448	459	473	481	484	495	
141	140	141	140	142	142	142	158	158	14
200	200	200	280	280	240	240	240	260	15
341	340	341	370	372	382	382	398	413	
180	182	184	145	148	148	149	161	161	16
118	112	128	141	137	130	143	162	178	17
15	18	15	15	15	15	15	15	15	18
28	30	30	28	26	24	26	22	20	19
286	280	302	329	326	317	333	360	369	
611	616	626	574	600	581	601	626	674	20
75	74	76	78	78	77	80	79	81	21
65	57	57	56	40	51	52	55	55	22
741	747	759	707	722	709	733	760	810	
100	100	100	100	50	109	100	100	100	23
48	45	47	48	52	58	52	52	48	24
80	80	80	28	27	27	27	27	30	25
16	15	17	17	16	17	17	16	18	25
2	8	4	4	3	4	4	4	4	26
191	198	198	197	148	201	200	199	200	
82	82	82	82	82	82	82	82	82	27
25	25	25	25	25	25	25	25	28	28
57	57	57	57	57	57	57	57	60	

TABLE 1—PANIC INQUIRY—WAGES PAID.

Metals and Metal Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893	June, 1894.	July, 1894.	August, 1894.
1	Machinery.....	\$18,416	\$10,848	\$9,164	\$12,581
2	Machinery.....	5,500	4,405	4,880	4,641
3	Machinery.....	1,050	875	840	840
4	Machinery.....	1,870	1,695	1,667	1,688
5	Machinery.....	816	590	565	610
6	Machinery.....	782	220	211	190
7	Machinery.....	*	*	*	*
8	Machinery.....	*	*	*	*
	Total.....	\$28,484	\$18,628	\$17,277	\$20,500
9	Locomotives.....	30,000	5,000	6,000	7,000
10	Machine tools.....	21,291	9,074	8,007	12,151
11	Machine tools.....	7,965	4,721	8,548	8,907
12	Machine tools.....	2,821	2,294	2,699	2,241
13	Machine tools.....	702	488	†888	536
	Total.....	\$32,279	\$16,577	\$14,642	\$18,835
14	Printing presses.....	7,800	7,200	6,400	6,500
15	Printing presses.....	*	*	*	*
	Total.....	\$7,800	\$7,200	\$6,400	\$6,500
16	Machinery and foundry.....	8,800	6,645	7,305	5,738
17	Machinery and foundry.....	4,789	8,440	8,191	8,880
18	Machinery and foundry.....	500	500	500	*
19	Machinery and foundry.....	1,500	1,156	1,068	1,040
	Total.....	\$15,539	\$11,741	\$12,064	\$10,658
20	Foundry, cast iron pipe.....	22,284	20,574	20,582	28,199
21	Malleable and gray.....	6,062	1,814	1,256	1,954
22	Malleable and gray.....	4,000	8,100	1,800	2,700
	Total.....	\$32,296	\$25,488	\$23,638	\$27,858
23	Foundry and finishing, brass (gas fixtures).....	6,250	5,000	5,000	5,000
24	Foundry and finishing, brass (gas fixtures).....	1,896	1,888	909	870
25	Foundry and finishing, brass (gas fixtures).....	1,517	1,800	1,800	1,800
26	Foundry and finishing, brass (gas fixtures).....	1,102	561	456	700
27	Foundry and finishing, brass (gas fixtures).....	299	164	79	122
	Total.....	\$11,054	\$8,850	\$7,744	\$7,992
28	Furnaces and ranges.....	1,745	1,062	724	881
29	Furnaces and ranges.....	1,300	1,800	1,800	1,800
	Total.....	\$3,045	\$2,862	\$2,024	\$2,181

* Wages not reported. † Shut down for one week.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Metals and Metal Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
\$9,878	\$12,482	\$8,898	\$8,885	\$7,291	\$8,885	\$8,968	\$10,068	\$12,386	1
4,718	5,876	6,086	5,712	7,112	7,081	7,787	7,187	7,250	2
800	785	700	775	700	700	680	700	680	3
1,670	1,799	1,718	1,704	1,542	1,426	1,607	1,766	1,751	4
590	626	626	626	626	626	626	591	588	5
155	218	140	153	400	500	563	638	738	6
*	*	*	*	*	*	*	*	*	7
*	*	*	*	*	*	*	*	*	8
\$17,308	\$21,780	\$18,207	\$17,854	\$17,670	\$19,177	\$20,250	\$20,860	\$23,358	
6,000	10,000	18,000	15,000	15,000	18,000	12,000	18,500	10,000	9
11,208	12,979	12,529	12,786	15,214	18,404	14,962	14,410	14,500	10
8,599	8,660	5,049	5,272	4,321	4,422	4,986	4,477	4,982	11
2,676	8,088	8,261	2,646	2,671	2,488	3,170	2,624	2,969	12
581	828	750	1594	694	674	688	748	618	13
\$18,014	\$20,505	\$20,974	\$21,868	\$22,900	\$20,968	\$23,406	\$22,259	\$28,064	
6,222	6,190	6,788	6,100	6,380	7,500	7,500	7,800	7,806	14
*	*	*	*	*	*	*	*	*	15
\$6,222	\$6,190	\$6,788	\$6,100	\$6,380	\$7,500	\$7,500	\$7,800	\$7,806	
6,079	8,143	6,580	9,172	7,297	6,892	7,678	10,024	8,262	16
6,260	4,185	4,800	5,180	4,586	4,400	8,000	6,800	6,400	17
1,080	1,200	1,200	1,080	880	800	800	800	700	18
1,080	1,200	1,200	1,080	880	800	800	800	700	19
\$13,419	\$13,528	\$12,080	\$15,402	\$12,762	\$12,092	\$16,478	\$17,124	\$15,362	
22,080	24,198	21,800	18,848	18,088	17,585	20,900	21,826	28,948	20
2,784	2,081	1,598	1,969	2,004	2,166	2,789	2,197	2,802	21
2,400	2,400	2,900	2,800	2,100	2,450	3,200	2,400	3,000	22
\$27,184	\$28,629	\$26,293	\$28,112	\$22,187	\$22,201	\$26,889	\$26,433	\$29,750	
5,000	5,000	5,000	5,000	2,500	5,000	5,000	5,000	5,000	23
1,688	1,588	1,942	1,800	1,598	1,787	1,846	1,598	1,782	24
1,300	1,300	1,300	1,211	1,148	1,169	1,169	1,169	1,300	25
550	594	761	784	640	600	616	606	805	26
91	92	150	100	105	113	128	108	138	26
\$8,624	\$8,549	\$9,158	\$8,845	\$5,989	\$8,619	\$8,758	\$8,470	\$9,025	
1,043	1,061	1,122	1,458	1,887	1,678	1,651	1,801	1,143	27
1,800	1,800	1,800	1,800	1,400	1,400	1,400	1,500	1,500	28
\$2,843	\$2,851	\$2,422	\$2,758	\$2,787	\$2,078	\$3,051	\$2,801	\$2,648	

* Wages not reported. † Shut down for one week.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.
Metals and Metal Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
29	Forge products, car wheels and steel forgings.....	196	140	165	192
30	Sheet iron and steel	96	15	44	78
30 ₁	Machine, blacksmith.....	6	5	5	5
	Total.....	296	160	214	270
31	Mining, iron ore.....	260	224	218	211
31 ₁	Mining, iron ore.....	275	178	160	160
31 ₂	Mining, iron ore.....	150	90	80	*
	Total.....	685	492	458	571
32	Hardware, harness.....	26	22	15	19
33	Hardware, harness.....	26	26	22	17
34	Hardware, harness.....	4	4	4	4
	Total.....	56	52	41	40
35	Jewelry, watch case materials.....	66	30	30	30
36	Jewelry, silver novelties.....	.....	.....	.....	.....
	Total.....	66	30	30	30
37	Tools, saws.....	100	100	100	100
38	Hand-cut files and rasps.....	19	19	19	19
39	Files	10	10	10	10
	Total.....	129	129	129	129
40	Metal novelties.....	276	227	215	210
41	Metal novelties.....	10	10	7	15
42	Tin goods and metal work.....	77	85	81	83
42 ₁	Small metal goods.....	48	40	39	41
	Total.....	406	368	342	349
43	Unclassified—				
43 ₁	Insulated wire cables.....	218	178	174	170
43 ₂	Architects' and engineers' supplies.....	140	74	94	96
44	Water tube boilers.....	126	70	70	70
45	Pig iron.....	78	115	115	100
46	Table cutlery.....	63	57	60	60
46 ₁	Wire goods.....	80	30	20	20
47	Engraving, metal rolls.....	12	15	14	12
47 ₁	Hardware specialties.....	12	6	5	4
48	Corrugated roofing.....	6	6	6	6
48 ₁	R. R. locks.....	4	4	4	4
	Total.....	683	560	552	522

* Shut down.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYEES—Con.
Metals and Metal Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.										Office number.
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.		
181 74 8	187 74 4	184 50 4	192 73 4	201 51 4	167 60 2	185 70 3	221 71 4	248 60 6	29 30 30½	
268	265	268	269	256	229	258	296	314		
190 180 80	198 167 80	202 190 65	197 200 70	197 188 80	198 225 98	185 240 125	171 240 160	147 280 160	31 31½ 31¾	
420	445	457	467	465	511	550	571	587		
20 17 4	21 16 4	20 16 4	16 20 4	14 18 4	*15 15 3	*	*17 19 8	21 21 8	82 82 84	
41	41	40	40	31	33	22	39	45		
30	30 25	30 28	30 28	30 28	30 25	30 20	30 20	30 20	35 36	
30	55	58	58	58	55	50	50	50		
100 19 10	100 19 10	100 19 10	100 19 10	100 20 10	100 20 10	100 20 10	100 20 10	100 20 10	87 88 89	
129	129	129	129	180	180	180	180	180		
200 18 80 69	214 20 68 58	245 20 65 51	235 20 68 51	205 10 68 53	205 10 59 50	202 15 57 48	216 15 62 47	226 10 68 51	40 41 42 42½	
367	372	391	371	381	324	322	340	349		
171 90 70 105 60 25 11 4 6 4	176 95 70 108 65 30 12 4 7 4	188 98 70 114 65 30 13 4 12 4	204 98 70 115 60 30 13 4 12 4	202 97 70 97 68 20 13 5 12 4	192 90 70 15 70 80 12 5 12 4	182 95 70 15 78 80 12 7 12 8	178 100 70 80 78 80 12 11 15 8	160 95 70 44 80 80 12 11 15 22 8	48 44½ 44 44 46 46½ 47 47½ 48 48½	
546	561	588	605	583	500	499	522	535		

* Fire in the establishment, but little work done February or April; shut up entirely during March.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Metals and Metal Products.

Office number.	INDU TRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
29	Forge products, car wheels and steel forgings.....	\$8,242	\$5,169	\$5,746	\$7,166
30	Sheet iron and steel.....	5,114	654	1,754	8,169
30 ₁	Machine, blacksmith.....	229	172	194	195
	Total.....	\$18,585	\$5,995	\$7,694	\$10,510
31	Mining, iron ore.....	7,073	4,896	4,987	5,188
31 ₁	Mining, iron ore.....	6,875	4,560	4,000	4,100
31 ₂	Mining, iron ore.....	8,900	2,520	2,080	*
	Total.....	\$17,848	\$11,976	\$11,017	\$9,288
32	Hardware, harness.....	1,125	919	428	488
33	Hardware, harness.....	1,072	1,126	972	445
34	Hardware, harness.....	188	†	†	†
	Total.....	\$2,380	\$2,044	\$1,400	\$928
35	Jewelry, watch case' materials.....	8,200	1,800	698	1,800
36	Jewelry, silver novelties.....	.....	.....	.....	.....
	Total.....	\$8,200	\$1,800	\$698	\$1,800
37	Tools, saws.....	5,000	8,200	2,400	8,900
38	Hand-cut files and rasps.....	1,000	900	600	800
39	Files.....	400	480	400	400
	Total.....	\$6,400	\$4,400	\$3,400	\$5,100
40	Metal novelties.....	15,707	12,111	6,191	5,970
41	Metal novelties.....	600	400	250	450
42	Tin goods and metal work.....	2,274	2,720	2,840	2,818
42 ₁	Small metal goods.....	988	894	876	979
	Total.....	\$19,564	\$16,125	\$9,657	\$9,717
	Unclassified—				
43	Insulated wire-cables.....	7,561	6,841	6,140	6,438
43 ₁	Architects' and engineers' supplies.....	4,649	4,209	2,667	2,858
44	Water tube boilers.....	4,500	8,000	8,000	8,000
45	Pig iron.....	2,805	8,982	8,587	8,651
46	Table cutlery.....	1,423	1,395	2,502	2,022
46 ₁	Wire goods.....	1,218	680	886	602
47	Engraving, metal rolls.....	772	999	671	885
47 ₁	Hardware specialties.....	858	286	122	91
48	Corrugated roofing.....	200	800	800	800
48 ₁	R. R. locks.....	270	250	200	175
	Total.....	\$28,751	\$21,402	\$19,445	\$20,002

*Shut down. † Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID.—Continued.

Metals and Metal Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									Office Number.
September, 1894	October, 1894	November, 1894	December, 1894	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	
\$6,281 8,312 107	\$7,282 2,928 180	\$6,714 2,156 112	\$7,174 2,878 115	\$8,255 2,146 85	\$5,952 2,333 108	\$6,826 2,492 161	\$8,879 2,541 127	\$9,472 2,296 166	29 30 30 ¹
\$9,550	\$10,485	\$8,982	\$10,167	\$10,486	\$8,888	\$9,458	\$11,547	\$11,928	
4,696 3,760 2,180	5,495 4,175 2,210	4,229 4,800 1,890	4,718 5,000 2,100	5,068 4,710 2,400	4,267 5,620 2,511	4,587 6,000 8,375	3,881 6,600 4,160	3,869 6,800 4,090	31 31 ¹ 31 ²
\$10,578	\$11,880	\$10,919	\$11,813	\$12,168	\$2,388	\$18,962	\$14,041	\$4,759	
585 572	586 489	476 387	441 386	842 251	187 34.0	..... 596	168 621	819 865	32 33
*	*	*	*	*	*	*	*	*	34
\$1,107	\$1,075	\$663	\$807	\$568	\$4.7	\$886	\$754	\$1,624	
1,465	1,868 800	1,847 1,000	2,236 720	1,428 1,000	1,111 1,000	2,698 725	2,141 725	2,190 725	35 36
\$1,465	\$2,696	\$2,847	\$2,956	\$2,428	\$2,811	\$8,428	\$2,866	\$2,915	
3,600 900 40	3,800 910 400	4,100 750 400	3,600 400 400	4,600 400 400	3,800 800 400	8,800 800 400	3,600 800 400	4,800 800 400	37 38 39
\$4,800	\$5,000	\$5,600	\$1,700	\$5,400	\$4,700	\$6,000	\$4,800	\$6,000	
5,988 475 2,050 1,660	8,280 575 1,856 1,578	12,185 560 1,443 1,378	6,645 500 1,654 1,427	6,416 876 1,459 1,108	6,662 540 1,186 1,288	7,115 566 1,281 1,288	8,009 890 1,579 1,549	12,470 870 1,750 1,248	40 41 42 42 ¹
\$10,174	\$12,289	\$15,586	\$10,126	\$9,868	\$9,641	\$10,510	\$11,521	\$15,948	
6,174 4,187 3,000 8,687 2,761 685	6,085 3,119 3,000 8,648 2,266 936	6,176 8,106 8,000 8,786 2,389 1,011	6,281 8,758 8,000 8,880 2,018 1,142	6,486 2,918 8,000 1,264 1,812 717	6,576 8,096 8,000 816 2,818 647	6,688 8,428 8,040 284 2,827 1,152	6,696 8,428 8,040 558 2,046 1,072	6,505 8,216 8,000 1,181 1,812 842	43 43 ¹ 44 45 46 46 ¹
560 128 800 150	587 126 500 175	750 196 500 200	628 207 500 125	626 171 500 150	462 819 400 175	688 888 456 200	680 318 600 225	965 361 650 150	47 47 ¹ 48 48 ¹
\$21,552	\$20,176	\$21,084	\$21,479	\$17,588	\$17,298	\$19,451	\$18,618	\$18,674	

* Wages not reported.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.
Textiles and Textile Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
49	Silk weaving, broad.....	900	900	900	900
50	Broad.....	500	750	500	80
51	Broad.....	700	700	700	700
52	Broad.....	605	921	970	1,045
53	Broad.....	600	700	850	850
54	Broad.....	550	275	275	360
55	Broad.....	460	822	838	328
56	Broad.....	450	500	560	550
57	Broad.....	438	291	304	319
58	Broad.....	412	392	400	398
59	Broad.....	886	420	420	420
60	Broad.....	225	225	225	225
61	Broad.....	200	200	206	200
62	Broad.....	195	82	69	60
63	Broad.....	188	185	177	177
64	Broad.....	170	190	179	200
65	Broad.....	150	140	145	150
66	Broad.....	120	120	120	120
67	Broad.....	112	88	87	87
68	Broad.....	106	62	62	80
69	Broad.....	98	81	65	57
70	Broad.....	90	180	180	180
71	Broad.....	75	84	72	88
72	Broad.....	73	64	62	58
73	Broad.....	60	45	45	45
74	Broad.....	60	55	55	60
75	Broad.....	60	64	72	68
76	Broad.....	50	75	70	75
77	Broad.....	40	60	60	60
78	Broad.....	39	40	22	34
79	Broad.....	36	45	45	45
80	Broad.....	34	25	26	26
81	Broad.....	33	28	28	14
82	Broad.....	30	45	42	45
83	Broad.....	29	80	81	81
84	Broad.....	30	80	80	40
85	Broad.....	.....	.....	.....	.....
	Total.....	8,668	8,877	8,782	8,884
86	Silk weaving, broad and ribbon.....	790	712	722	789
87	Broad and ribbon.....	870	300	300	300
88	Broad and ribbon.....	850	460	420	480
89	Broad and ribbon.....	206	210	201	192
90	Broad and ribbon.....	112	45	41	38
91	Broad and ribbon.....	22	24	20	20
	Total	1,849	1,751	1,704	1,769
92	Silk weaving, ribbons.....	400	400	400	400
93	Ribbons	167	182	142	176
94	Ribbons	150	150	150	150
95	Ribbons	100	90	85	90
	Total.....	817	772	777	816

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYEES—Con.
Textiles and Textile Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									Office number.
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March 1895.	April, 1895.	May, 1895.	
900	900	900	900	1,000	1,000	1,000	1,000	1,000	49
800	850	800	800	800	800	800	800	800	50
700	700	700	700	700	700	700	700	700	61
1,067	1,064	1,045	1,038	980	1,024	1,137	1,162	1,165	52
850	850	850	850	850	850	850	850	850	53
410	498	580	588	600	600	614	622	627	54
300	272	269	296	315	338	387	390	395	55
550	575	575	575	600	660	700	700	740	56
314	317	314	346	366	375	404	375	370	57
401	397	414	418	448	424	487	445	448	58
420	420	420	420	489	489	489	489	489	59
225	225	225	225	225	225	225	225	225	60
200	200	200	200	200	200	200	200	200	61
61	93	102	86	74	82	88	92	113	62
177	186	214	281	285	282	284	281	229	63
181	145	167	197	221	217	210	185	181	64
145	150	160	160	125	185	160	175	175	65
120	120	120	120	120	120	120	120	120	66
102	102	101	101	102	110	180	186	187	67
90	106	120	120	120	126	118	110	128	68
54	50	44	46	52	65	77	79	75	69
180	180	180	180	180	180	180	180	286	70
87	87	96	96	90	92	98	105	104	71
42	61	65	72	72	78	74	71	75	72
45	45	35	35	35	40	50	45	50	73
60	60	60	60	60	65	65	65	65	74
74	82	77	70	60	78	84	100	104	75
75	78	79	88	115	138	147	158	160	76
60	60	70	80	10 ¹	100	100	100	100	77
44	55	48	87	89	48	50	51	48	78
45	45	45	50	60	60	66	76	85	79
28	31	28	32	34	38	42	46	48	80
19	22	10	18	28	30	38	40	44	81
48	54	66	60	52	57	59	60	62	82
32	31	80	38	86	86	87	87	88	83
50	50	50	80	75	75	100	125	150	84
			100	110	110	110	120	125	85
8,956	9,156	10,248	9,868	9,648	9,988	10,880	10,896	10,686	
698	789	721	714	744	814	826	844	887	86
300	300	300	325	325	370	370	370	370	87
520	560	560	560	560	600	600	600	600	88
183	235	227	280	225	245	236	236	245	89
86	46	48	8 ¹	96	40	56	56	64	90
20	27	29	81	88	80	81	28	80	91
1,759	1,907	1,883	1,893	1,983	2,099	2,118	2,182	2,146	
400	400	400	400	400	400	400	400	400	92
176	175	147	144	150	175	177	178	178	93
150	150	150	150	150	150	150	150	150	94
96	96	96	100	100	100	100	110	110	95
820	820	792	794	800	825	827	838	838	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.
Textiles and Textile Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
49	Silk weaving, broad	\$27,900	\$30,900	\$37,500	\$31,500
50	Broad.....	28,996	26,150	22,700	38,392
51	Broad.....	*	*	*	*
52	Broad.....	21,297	21,849	21,147	23,671
53	Broad.....	*	*	*	*
54	Broad.....	10,000	5,248	5,248	6,840
55	Broad.....	18,465	8,576	8,568	8,465
56	Broad.....	*	*	*	*
57	Broad.....	16,269	10,297	10,361	11,882
58	Broad.....	12,886	11,684	11,915	12,868
59	Broad.....	15,120	14,668	12,582	15,028
60	Broad.....	6,000	6,000	6,160	6,000
61	Broad.....	8,000	8,000	8,000	8,000
62	Broad.....	4,000	600	2,000	1,200
63	Broad.....	7,170	7,800	7,280	7,040
64	Broad.....	7,147	4,857	3,933	5,823
65	Broad.....	4,806	5,280	5,001	5,258
66	Broad.....	4,000	3,400	3,400	3,400
67	Broad.....	8,911	4,020	2,745	3,192
68	Broad.....	8,465	1,125	1,785	2,300
69	Broad.....	8,058	2,879	2,808	1,926
70	Broad.....	5,000	10,000	10,000	10,000
71	Broad.....	2,720	3,155	2,740	3,080
72	Broad.....	2,672	1,877	1,578	1,609
73	Broad.....	1,800	1,200	1,300	1,100
74	Broad.....	1,470	1,400	1,450	1,550
75	Broad.....	2,200	2,100	2,300	2,300
76	Broad.....	1,400	2,200	2,208	2,600
77	Broad.....	3,000	4,000	4,000	4,000
78	Broad.....	1,048	1,682	578	1,024
79	Broad.....	1,221	1,888	1,408	1,661
80	Broad.....	1,897	1,069	1,070	1,092
81	Broad.....	922	884	898	193
82	Broad.....	1,818	1,866	1,304	1,516
83	Broad.....	1,143	1,062	780	658
84	Broad.....	.....	85,462	2,982	2,288
85	Broad.....	.....	.....	.....	.....
	Total.....	\$218,551	\$206,968	\$207,019	\$221,390
86	Silk weaving, broad and ribbon.....	28,888	26,270	28,267	24,887
87	Broad and ribbon.....	16,102	10,004	9,940	11,589
88	Broad and ribbon.....	11,800	18,900	12,800	14,800
89	Broad and ribbon.....	8,200	7,200	8,100	7,500
90	Broad and ribbon.....	8,122	1,247	1,177	1,027
91	Broad and ribbon	829	1,028	787	778
	Total.....	\$62,941	\$59,644	\$55,571	\$60,076
92	Silk weaving, ribbons.....	8,500	8,500	8,500	8,500
93	Ribbons	7,049	5,207	5,691	6,930
94	Ribbons	8,000	8,000	8,000	8,000
95	Ribbons	4,200	3,600	3,200	3,400
	Total.....	\$27,769	\$25,807	\$25,391	\$26,680

* Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.
Textiles and Textile Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									Office number.
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	
\$29,500	\$38,700	\$31,300	\$32,200	\$30,600	\$31,300	\$32,900	\$39,000	\$32,800	49
33,615	27,569	25,911	26,828	21,327	23,546	24,382	26,042	27,334	50
*	*	*	*	*	*	*	*	*	51
24,083	25,193	24,071	33,615	22,979	21,887	27,010	25,542	40,601	52
*	*	*	*	*	*	*	*	*	53
7,795	9,360	9,467	11,020	11,400	11,400	11,666	11,818	11,920	54
7,770	6,786	7,145	8,602	10,009	10,517	10,958	9,179	10,499	55
*	*	*	*	*	*	*	*	*	56
10,411	11,047	10,912	10,645	11,278	12,287	12,882	11,928	12,158	57
12,149	12,674	12,978	12,551	13,589	12,985	14,471	13,943	13,811	58
12,921	13,690	12,522	12,892	10,095	16,314	17,588	17,495	17,916	59
6,300	6,350	6,490	6,490	6,400	6,400	6,500	6,500	6,500	60
8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	11,500	61
1,400	2,000	2,500	2,200	2,100	2,100	2,800	2,800	2,700	62
6,670	7,780	8,390	8,680	8,080	8,350	9,390	9,190	9,140	63
5,427	4,809	5,850	7,967	7,961	6,974	6,654	5,628	6,645	64
5,075	6,048	5,797	5,330	3,716	5,113	5,600	6,467	6,763	65
3,400	3,400	3,400	3,400	3,400	3,600	3,600	3,600	3,600	66
3,688	4,132	3,947	5,345	3,512	3,945	4,888	4,818	4,963	67
2,500	2,950	3,250	3,300	3,000	3,400	3,550	3,250	3,400	68
2,038	1,893	1,615	2,574	1,570	1,769	3,418	2,490	2,845	69
10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	13,000	70
3,141	3,840	3,420	3,490	3,123	3,275	3,671	3,695	3,952	71
919	1,694	1,995	2,439	2,969	2,769	2,738	2,241	2,486	72
1,100	1,200	875	550	860	1,075	1,300	1,200	1,200	73
1,550	1,600	1,600	1,540	1,540	1,500	1,600	1,700	1,700	74
2,600	2,900	2,500	1,900	2,000	2,300	2,800	2,900	3,900	75
2,850	2,870	3,200	3,600	4,200	4,900	5,400	5,000	6,000	76
4,000	4,000	5,000	6,000	7,000	7,000	7,000	7,000	7,000	77
1,050	1,452	1,080	1,277	1,050	1,440	1,777	1,783	1,058	78
2,474	1,808	1,899	1,834	2,640	2,285	2,429	2,968	3,879	79
1,230	1,306	1,824	† 2,005	1,233	1,397	1,389	1,690	1,837	80
885	643	226	282	493	675	933	1,662	1,228	81
1,708	2,195	2,287	3,282	1,679	2,334	2,685	2,562	2,400	82
1,059	1,181	1,195	1,830	1,413	1,814	1,496	1,637	1,627	83
2,386	2,982	3,038	4,926	2,787	3,600	3,800	4,100	4,400	84
.....	.....	.....	.....	4,000	4,000	4,200	4,200	4,300	85
\$220,194	\$231,502	\$223,134	\$245,596	\$225,893	\$239,701	\$258,920	\$261,588	\$284,057	
23,211	28,124	25,827	33,419	27,363	28,961	32,759	32,127	\$3,177	86
9,615	11,002	10,710	12,080	11,787	14,863	14,289	18,912	14,562	87
15,200	16,000	16,600	15,800	16,300	17,700	18,000	17,800	18,100	88
7,200	10,200	10,000	7,600	9,00	9,000	9,200	11,800	11,500	89
926	2,080	1,398	1,028	1,07	1,480	1,819	1,848	2,917	90
1,082	1,098	1,160	1,564	1,174	1,027	1,442	1,101	1,139	91
\$57,284	\$68,501	\$65,695	\$70,941	\$67,191	\$72,521	\$77,509	\$78,583	\$81,395	
8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	92
11,889	7,743	5,441	5,189	5,253	7,026	11,481	7,062	8,084	93
8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	94
4,300	4,800	4,600	3,700	2,600	3,800	4,400	5,000	4,800	95
\$82,639	\$29,043	\$26,541	\$25,389	\$24,353	\$26,826	\$32,381	\$28,562	\$29,334	

* Wages not reported. † Wages paid every two weeks; in this month three pay days occurred.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
96	Silk throwing.....	17	185	127	116
97	Silk throwing.....	165	26	29	27
98	Silk throwing.....	75	66	70	65
99	Silk throwing.....	5	50	50	50
100	Silk throwing.....	5	55	55	55
101	Silk throwing.....	40	26	26	27
102	Silk throwing.....	30	30	30	30
103	Silk throwing.....	30	20	20	10
104	Silk throwing.....	*	8	8	9
	Total.....	610	426	415	389
105	Silk dyeing.....		400	400	440
106	Silk dyeing.....	118	189	142	143
107	Silk dyeing.....	112	180	180	180
108	Silk dyeing.....	+100	100	100	100
109	Silk dyeing.....	100	100	100	100
110	Silk dyeing.....	80	85	80	80
111	Silk dyeing.....	75	125	110	115
112	Silk dyeing.....	27	27	29	28
113	Silk dyeing.....	18	18	18	18
114	Silk dyeing.....	5	5	5	5
	Total.....	1,085	1,129	1,114	1,159
117	Woolens.....	572	482	481	447
118	Woolens.....	872	275	812	861
119	Woolens.....	270	180	180	180
120	Woolens.....	186	108	112	86
121	Woolens.....	124	129	180	180
122	Woolens.....	120	180	180	150
123	Woolens.....	81	108	104	107
	Total.....	1,675	1,802	1,899	1,411
124	Shirts.....	900	400	400	400
125	Shirts.....	30	55	58	55
	Total.....	930	455	458	455
126	Worsted yarns.....	380	410	425	430
127	Worsted yarns.....	169	155	100	160
	Total.....	549	565	525	590
128	Floor oil-cloth.....	187	83	101	108
129	Floor oil-cloth.....	50	50	50	50
	Total.....	187	135	151	158

*Shut down. † Worked one-half time since July, 1893.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1894.	February, 1894.	March, 1894.	April, 1894.	May, 1894.	Office number.
151	165	158	161	166	167	167	181	181	96
43	60	59	57	58	57	58	148	142	97
72	59	58	56	56	52	51	86	78	98
50	50	50	50	100	100	100	100	100	99
55	55	55	55	55	55	55	55	55	100
28	82	84	87	87	87	88	88	88	101
30	80	39	48	52	54	56	57	57	102
19	19	21	23	25	25	25	28	28	103
9	9	9	9	9	9	9	13	13	104
457	509	548	556	618	676	678	698	587	
525	560	490	490	500	500	575	575	660	105
151	151	158	158	163	160	165	169	169	106
150	165	170	170	175	170	175	180	190	107
100	100	100	120	120	126	126	106	106	108
100	100	125	125	150	150	150	125	100	109
85	100	100	100	85	85	110	110	110	110
180	180	180	145	160	160	160	186	198	111
38	38	29	43	43	43	40	40	35	112
21	21	26	28	28	29	28	27	28	113
5	5	5	5	8	10	10	10	10	114
1,300	1,355	1,382	1,384	1,422	1,488	1,539	1,526	1,600	
479	479	471	480	498	477	490	498	506	117
369	376	382	359	367	369	377	392	395	118
200	200	200	226	226	240	240	240	240	119
50	107	107	105	102	108	104	102	98	120
180	182	125	125	90	125	124	124	126	121
160	170	180	190	200	210	220	230	240	122
116	112	109	106	116	111	114	109	108	123
1,504	1,516	1,554	1,590	1,688	1,600	1,670	1,696	1,708	
400	400	400	400	400	400	400	400	400	124
55	50	48	48	45	45	40	40	45	125
455	450	448	448	445	445	440	440	445	
585	610	410	415	415	405	415	420	420	126
160	165	168	168	162	162	162	162	157	127
695	775	578	578	577	567	577	582	577	
108	108	110	110	119	118	118	110	117	128
50	50	50	50	50	50	50	50	50	129
158	158	160	160	169	168	168	160	167	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
96	Silk throwing.....	\$8,714	\$2,804	\$1,919	\$3,084
97	Silk throwing.....	3,352	901	589	282
98	Silk throwing.....	1,570	1,179	879	976
99	Silk throwing.....	1,000	1,000	1,000	1,000
100	Silk throwing.....	930	1,160	790	912
101	Silk throwing.....	730	570	*525	486
102	Silk throwing.....	740	650	520	575
103	Silk throwing.....	750	320	320	160
104	Silk throwing.....		52	68	80
	Total.....	\$12,786	\$8,086	\$6,610	\$7,455
105	Silk dyeing.....	15,000	15,629	15,569	15,898
106	Silk dyeing.....	4,720	5,560	5,680	5,785
107	Silk dyeing.....	2,800	4,200	4,000	4,800
108	Silk dyeing.....	†	†	†	†
109	Silk dyeing.....	†	†	†	†
110	Silk dyeing.....	1,450	1,850	1,800	1,800
111	Silk dyeing.....	3,500	4,884	4,443	4,600
112	Silk dyeing.....	870	792	910	880
113	Silk dyeing.....	559	645	584	630
114	Silk dyeing.....	100	110	100	100
	Total.....	\$28,599	\$38,160	\$32,546	\$38,898
117	Woolens.....	15,922	7,147	7,014	8,651
118	Woolens.....	10,474	4,388	5,056	7,467
119	Woolens.....	8,600	8,000	8,000	3,500
120	Woolens.....	4,789	2,568	2,729	1,149
121	Woolens.....	8,300	8,885	4,103	4,051
122	Woolens.....	8,600	4,681	4,509	6,851
123	Woolens.....	2,285	2,587	2,297	2,508
	Total.....	\$48,820	\$28,156	\$28,768	\$32,677
124	Shirts.....	†	†	†	†
125	Shirts.....	720	1,850	1,272	1,820
	Total.....	\$720	\$1,820	\$1,272	\$1,820
126	Worsted yarns.....	6,558	7,198	6,986	7,584
127	Worsted yarns.....	†	†	†	†
	Total.....	\$6,558	\$7,198	\$6,986	\$7,584
128	Floor oil-cloth.....	6,786	4,241	5,697	4,760
129	Floor oil-cloth.....	1,700	1,000	1,000	1,200
	Total.....	\$8,486	\$5,241	\$6,697	\$5,960

* Lost four days this month. † Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1894.	February, 1894.	March, 1894.	April, 1894.	May, 1894.	Office number.
\$2,572	\$8,128	\$2,888	\$4,576	\$2,990	\$3,227	\$3,706	\$3,818	\$3,972	96
1,007	1,062	1,629	1,518	1,491	2,908	4,247	2,988	3,071	97
1,876	1,755	1,752	1,686	1,488	1,788	2,783	1,767	1,812	98
1,000	1,000	1,000	1,000	2,400	2,400	2,400	2,400	2,400	99
909	982	939	1,392	921	948	1,081	1,082	1,381	100
504	576	612	667	667	667	630	630	696	101
845	840	1,100	1,800	1,250	1,800	1,450	1,475	1,625	102
800	800	890	460	50	600	626	650	675	103
120	120	120	180	100	180	140	200	200	104
\$8,883	\$9,728	\$10,275	\$12,729	\$11,802	\$18,008	\$17,067	\$14,960	\$15,731	
18,463	19,785	18,117	27,187	17,745	20,438	20,445	21,962	25,258	105
6,040	6,045	6,820	6,845	6,620	6,405	6,605	6,782	6,789	106
5,800	6,500	6,900	6,000	6,000	6,200	6,500	6,500	6,500	107
*	*	*	*	*	*	*	*	*	108
*	*	*	*	*	*	*	*	*	109
1,600	1,670	1,400	1,250	1,800	1,450	1,900	1,900	1,750	110
5,646	5,630	5,242	5,698	6,190	6,714	6,576	7,001	8,188	111
1,078	986	810	1,185	1,086	1,278	1,092	1,022	968	112
708	778	828	826	896	989	1,012	896	1,018	113
100	100	100	100	150	200	200	200	200	114
\$38,925	\$11,324	\$39,719	\$48,540	\$39,987	\$18,669	\$14,380	\$16,388	\$50,591	
9,168	10,098	9,580	8,924	10,635	9,168	10,292	12,860	18,381	117
7,886	8,174	6,650	6,040	7,984	7,487	7,989	8,909	9,576	118
4,000	4,000	4,000	4,500	5,000	5,800	5,800	5,400	5,500	119
1,285	2,886	2,561	2,508	2,498	2,219	2,616	2,444	2,666	120
4,489	4,636	4,106	4,180	3,180	1,780	3,650	3,540	3,507	121
5,214	5,976	5,752	6,000	6,412	5,888	6,645	6,805	5,296	122
2,367	2,779	2,477	2,588	2,695	2,447	2,588	2,566	2,594	123
\$84,408	\$38,499	\$35,876	\$34,685	\$38,304	\$34,289	\$39,080	\$42,024	\$12,468	
*	*	*	*	*	*	*	*	*	124
1,820	1,200	1,152	1,152	1,080	1,080	960	960	1,080	125
\$1,820	\$1,200	\$1,152	\$1,152	\$1,080	\$1,080	\$960	\$960	\$1,080	
9,708	18,640	8,180	8,851	8,089	7,569	7,827	11,780	7,616	126
*	*	*	*	*	*	*	*	*	127
\$9,708	\$18,640	\$9,180	\$8,851	\$8,089	\$7,569	\$7,827	\$11,780	\$7,616	
4,760	5,880	4,185	4,526	5,986	4,779	4,798	6,706	5,115	128
500	700	700	600	1,200	1,000	1,200	800	600	129
\$5,250	\$6,580	\$4,885	\$5,126	\$7,166	\$5,779	\$5,998	\$7,506	\$5,715	

* Wages not reported.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
	Unclassified—				
130	Thread.....	1,299	1,065	944	1,012
131	Printing and dyeing woolens.....	288	188	192	192
132	Weaving plush.....	120	120	120	120
133	Silk mill supplies.....	110	95	104	108
133	Laces.....	60	110	110	120
134	Ladies' waists and infants' wear.....	22	17	19	10
135	Porpoise laces.....	18	20	20	21
	Total.....	1,850	1,615	1,509	1,588

Leather and Leather Products.

136	Shoes.....	108	98	96	98
137	Shoes.....	96	96	96	96
138	Shoes.....	50	36	36	36
139	Shoes.....	18	9	7	7
140	Shoes.....		85	85	83
	Total.....	262	274	272	270
	Unclassified—				
141	Belts, bags and pocketbooks.....	220	200	190	190
142	Traveling bags and satchels.....	28	16	16	16
143	Instrument cases.....	19	18	18	19
144	Bookbinders' leather.....	12	12	12	12
	Total.....	279	246	236	237

Hats.

145	Hats, soft fur.....	480	480	480	480
146	Hats, soft fur.....	400	500	500	350
147	Hats, soft fur.....	102	72	72	72
148	Hats, soft fur.....	152	186	140	148
149	Hat bodies.....	28	20	21	22
150	Hat forming and fur cutting.....	26	20	20	18
151	Hatters' furs.....	14	12	12	12
	Total.....	1,201	1,240	1,245	1,102

Clay and Clay Products.

152	Pottery, general ware.....	250	250	250	250
153	Pottery, general ware.....	200	250	250	250
154	Pottery, general ware.....	175	*	175	175
155	Pottery, general ware.....	145	*	145	145
156	Pottery, general ware.....	140	140	140	140
	Total.....	910	640	960	960

* Strike this month.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.
Textiles and Textile Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1894.	February, 1894.	March, 1894.	April, 1894.	May, 1894.	Office number.
1,035	1,075	1,188	1,106	1,148	1,166	1,162	1,195	1,153	180
192	194	187	194	194	198	186	180	179	181
120	120	120	120	120	120	120	120	120	182
105	104	102	108	105	108	110	126	180	188
130	130	150	150	150	150	150	200	225	188 ¹
16	13	9	6	17	26	31	35	38	194
22	22	22	25	30	30	26	28	28	185
1,620	1,658	1,728	1,708	1,764	1,789	1,786	1,884	1,878	

Leather and Leather Products.

98	98	98	98	98	98	98	98	98	196
96	96	96	96	82	82	80	87	90	197
86	86	86	86	45	48	48	48	48	188
7	7	7	7	7	7	7	7	7	189
41	44	47	48	80	42	48	52	52	140
278	281	284	280	260	272	276	288	290	
220	220	220	210	220	220	220	220	220	141
16	17	17	16	16	17	20	20	19	142
20	23	26	27	28	29	29	30	28	148
12	12	12	12	12	12	12	12	12	144
268	272	274	265	276	278	271	282	279	

Hats.

480	490	490	490	490	490	490	490	500	145
800	850	400	400	400	400	400	425	425	146
72	72	72	72	77	77	77	77	77	147
158	164	167	167	156	152	170	159	146	148
27	25	24	22	21	20	20	30	21	149
18	20	26	25	18	17	30	35	40	150
12	10	10	10	10	10	10	10	11	151
1,067	1,181	1,197	1,186	1,172	1,166	1,197	1,216	1,220	

Clay and Clay Products.

250	260	250	250	250	250	250	250	250	152
275	275	275	275	200	200	200	200	200	153
175	175	175	175	175	175	175	175	175	154
145	145	145	145	145	145	145	145	145	155
140	140	140	140	140	140	140	140	140	156
985	985	985	985	910	910	910	910	910	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
130	Unclassified— Thread.....	\$26,775	\$21,998	\$17,545	\$17,942
131	Printing and dyeing woolens.....	11,326	8,204	6,992	9,596
132	Weaving plush.....	4,800	4,800	4,800	4,800
133	Silk mill supplies.....	4,017	3,027	3,528	3,615
134	Laces.....	1,580	3,062	8,082	8,366
134	Ladies' waists and infants' wear.....	391	808	182	156
135	Porpoise Laces.....	481	754	497	555
	Total.....	\$49,470	\$42,168	\$36,591	\$40,028

Leather and Leather Products.

		*	*	*	*
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
136	Shoes.....	*	*	*	*
137	Shoes.....	\$2,802	\$2,700	\$947	\$1,966
138	Shoes.....	1,800	1,000	1,000	1,000
139	Shoes.....	150	114	85	85
140	Shoes.....	*	*	*	*
	Total	\$4,552	\$8,814	\$2,082	\$8,051
	Unclassified—				
141	Belts, bags and pocketbooks.....	5,780	4,800	3,896	3,726
142	Traveling bags and satchels.....	1,400	488	410	628
143	Instrument cases.....	986	914	674	817
144	Bookbinders' leather.....	900	900	900	900
	Total	\$9,066	\$7,102	\$5,882	\$6,071

Hats.

		*	*	*	*
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
145	Hats, soft fur.....	\$22,000	\$23,000	\$22,000	\$20,000
146	Hats, soft fur.....	17,172	23,760	26,676	11,880
147	Hats, soft fur	2,785	987	1,017	1,178
148	Hats, soft fur.....	4,805	5,477	4,195	5,991
149	Hat bodies.....	970	640	660	900
150	Hat forming and fur cutting.....	1,875	1,509	1,500	1,387
151	Hatters' furs.....	800	800	800	800
	Total	\$19,757	\$35,628	\$36,848	\$41,606

Clay and Clay Products.

		*	*	*	*
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
152	Pottery, general ware.....	\$12,000	\$11,000	\$11,000	\$11,000
153	Pottery, general ware.....	5,000	5,000	3,400	3,400
154	Pottery, general ware.....	7,350	*	7,350	7,350
155	Pottery, general ware.....	6,850	*	6,850	6,850
156	Pottery, general ware.....	8,200	8,000	2,200	2,500
	Total	\$33,900	\$19,000	\$30,300	\$30,600

* Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									Office number.
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	
\$25,154	\$19,785	\$22,258	\$22,578	\$20,767	\$22,744	\$37,295	\$28,909	\$24,887	120
7,414	6,620	7,926	7,052	7,947	7,126	8,867	6,983	7,763	181
4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	182
8,454	8,527	5,162	8,748	3,170	8,698	4,216	4,079	4,198	183
8,642	8,642	4,200	4,202	4,202	4,202	4,202	5,600	6,200	184
289	175	125	116	200	881	693	617	702	184
984	787	951	757	902	837	742	864	978	185
\$45,587	\$39,286	\$45,422	\$43,248	\$41,888	\$48,758	\$60,807	\$46,252	\$49,918	

Leather and Leather Products.

*	*	*	*	*	*	*	*	*	186
\$2,657	\$2,858	\$2,882	\$1,910	\$1,490	\$1,802	\$2,204	\$1,563	\$2,723	187
1,000	1,000	1,000	1,000	1,000	1,000	1,200	1,200	1,200	188
86	86	86	86	86	86	86	86	86	189
*	*	*	*	*	*	*	*	*	140
\$3,742	\$3,943	\$3,447	\$2,995	\$2,515	\$2,887	\$3,489	\$3,348	\$4,008	
6,100	5,300	5,500	6,256	4,860	5,224	6,900	5,340	5,460	141
606	710	680	580	412	780	1,086	800	840	142
1,026	994	1,109	1,887	1,107	1,196	1,575	1,220	1,122	143
900	900	90	900	900	900	900	900	900	144
\$8,681	\$7,904	\$8,189	\$9,078	\$7,279	\$8,080	\$10,461	\$8,260	\$8,822	

Hats.

\$18,000	\$19,000	\$20,000	\$20,000	\$20,000	\$21,000	\$28,000	\$21,000	\$26,000	145
7,020	15,120	16,348	18,982	10,800	12,096	18,860	16,740	15,012	146
8,007	2,504	3,284	1,771	1,052	1,806	1,056	1,587	1,518	147
9,296	7,588	7,154	5,208	4,770	5,9 9	7,867	5,710	4,879	148
1,580	830	1,290	868	704	890	980	790	1,060	149
1,346	1,500	1,800	1,825	1,800	1,275	2,260	2,926	8,000	150
900	280	280	280	260	280	260	270	280	151
\$40,499	\$46,772	\$50,606	\$43,879	\$38,886	\$43,056	\$58,842	\$48,572	\$51,244	

Clay and Clay Products.

\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	152
5,000	5,000	5,000	5,000	8,400	7,800	7,800	7,800	7,800	153
7,350	7,350	7,350	7,350	7,350	7,300	7,850	7,850	7,850	154
6,350	6,350	6,350	6,350	6,350	6,850	6,850	6,850	6,850	155
3,600	3,600	3,600	2,500	2,300	2,500	3,000	3,500	2,500	156
\$38,800	\$38,800	\$38,800	\$38,800	\$38,200	\$30,800	\$34,950	\$35,500	\$36,000	\$35,000

* Wages not reported.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.
Clay and Clay Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1890.	June, 1891.	July, 1891.	August, 1891.
157	Ornamental brick and terra cotta, architectural..	895	786	812	839
158	Ornamental brick and terra cotta, architectural..	480	340	360	420
159	Ornamental brick and terra cotta, architectural..	424	444	480	375
160	Architectural terra cotta.....	50	42	37	50
161	Fire brick and fire proofing and terra cotta	*	*	218	228
	Total.....	1,829	1,666	1,857	1,912
162	Common brick.....	200	200	200	200
163	Common brick.....	65	65	65	65
164	Common brick.....	28	28	28	28
165	Common brick.....	28	28	28	28
	Total.....	821	821	821	821

Glass.

1654	Glass.....	400	850	*	*
166	Glass.....	811	272	98	46
167	battery and fruit jars.....	100	55	54	30
168	window.....	80	40	20	15
	Total.....	891	717	147	91

Rubber Products.

169	Rubber, boots and shoes.....	470	580	550	560
170	Rubber, boots and shoes.....	458	492	491	487
171	Rubber, boots and shoes.....	450	447	447	447
	Total.....	1,378	1,469	1,488	1,494
172	Rubber goods for mechanical purpose.....	500	40	380	350
173	Rubber goods for mechanical purpose.....	186	186	186	185
174	stationery specialties.....	113	72	75	82
	Total.....	749	608	591	567
175	Hard rubber	449	893	880	871
176	harness trimmings.....	†300	300	300	300
	Total.....	749	698	689	671

Lumber, Mill Products.

177	Sashes, blinds and doors.....	46	35	35	35
178	Sashes, blinds and doors.....	30	30	30	30
	Total.....	75	65	65	65

* Shut down. † This firm reports having worked from 30 to 45 hours per week during the 12 months beginning with June, 1891.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYEES—Con.

Clay and Clay Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.

September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
825	704	702	740	721	618	580	650	670	157
440	420	310	280	380	370	440	490	550	158
439	404	455	451	392	406	431	490	457	159
40	38	38	25	32	32	45	52	59	160
219	208	207	228	225	228	265	264	245	161
1,963	1,774	1,712	1,784	1,700	1,648	1,711	1,986	1,981	
200	175	*	60	25	*	12	26	50	100
65	*	*	60	*	12	*	26	55	65
28	28	2	2	2	2	2	10	28	28
28	28	3	2	2	2	2	2	15	28
321	281	65	29	16	16	37	158	221	

Glass.

150	350	350	400	400	400	400	400	400	1654
87	185	258	261	258	261	256	277	311	166
72	100	100	44	46	50	120	120	110	167
10	75	80	80	80	80	80	86	80	168
269	710	788	775	779	781	856	877	901	

Rubber Products.

580	580	570	580	580	580	*	800	840	169
480	470	467	479	447	429	390	376	322	170
425	400	378	372	528	18	28	347	382	171
1,485	1,450	1,410	1,481	1,356	1,022	418	978	1,044	
880	900	800	820	841	858	400	460	480	172
135	186	186	186	186	136	136	136	186	173
93	100	96	102	96	96	97	91	85	174
578	586	582	558	578	587	638	687	701	
378	377	390	396	411	419	428	408	405	175
300	300	300	300	300	300	300	300	300	176
678	677	690	698	712	719	728	708	705	

Lumber, Mill Products.

32	32	32	28	25	22	22	25	30	177
36	35	34	34	34	32	32	34	34	178
68	67	66	62	59	54	54	59	64	

*Shut down.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Clay and Clay Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
157	Ornamental brick and terra cotta architectural.	\$26,512	\$20,420	\$21,183	\$28,788
158	Ornamental brick and terra cotta architectural.	24,744	12,758	14,940	20,198
159	Ornamental brick and terra cotta architectural.	11,086	18,806	12,937	15,335
160	Architectural terra cotta.....	1,919	1,793	1,185	2,145
161	Fire brick and fire proofing and terra cotta.....	*	*	5,906	6,900
	Total.....	\$84,211	\$48,797	\$56,100	\$66,451
162	Common brick.....	5,200	5,200	5,200	5,200
163	Common brick.....	2,500	2,500	2,500	2,500
164	Common brick.....	1,400	1,400	1,400	1,400
165	Common brick.....	1,204	1,204	1,204	1,204
	Total.....	\$10,804	\$10,804	\$10,804	\$10,804

Glass.

166	Glass.....	\$14,006	\$8,000	.....	.....
166	Glass.....	17,811	11,258	\$704	\$2,892
167	battery and fruit jars.....	8,390	1,800	1,000	875
168	window.....	9,252	2,604	758	606
	Total.....	\$44,453	\$28,662	\$2,476	\$3,813

Rubber Products.

169	Rubber, boots and shoes.....	\$18,429	\$8,856	\$14,584	\$17,240
170	Rubber, boots and shoes.....	8,962	9,588	12,209	12,693
171	Rubber, boots and shoes.....	18,160	14,011	14,601	15,580
	Total.....	\$25,541	\$32,400	\$41,394	\$45,513
172	Rubber goods for mechanical purpose.....	19,800	15,200	14,020	12,160
173	Rubber goods for mechanical purpose.....	4,897	5,190	3,662	3,692
174	stationery specialties.....	8,820	2,775	2,049	3,084
	Total.....	\$28,017	\$28,165	\$19,781	\$18,926
175	Hard rubber.....	15,465	11,305	7,805	12,950
176	harness trimmings.....	15,812	9,458	11,671	9,979
	Total	\$30,777	\$20,793	\$19,376	\$22,929

Lumber, Mill Products.

177	Sashes, blinds and doors.....	†	†	†	†
178	Sashes, blinds and doors.....	\$1,512	\$1,626	\$1,374	\$1,576
	Total.....	\$1,512	\$1,626	\$1,374	\$1,576

* Shut down. † Wages not reported by month; \$22,354 given as the sum paid for the time covered by the investigation.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Clay and Clay Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									Office number.
September, 1894.	October, 1894.	November, 1894.	December,	January,	February,	March,	April, 1895.	May, 1895.	
\$14,785	\$18,576	\$17,086	\$17,668	\$18,228	\$11,060	\$9,100	\$14,444	\$20,680	157
18,950	18,486	9,744	8,450	9,917	15,719	22,377	22,789	28,461	158
12,821	18,051	14,351	14,000	11,280	11,015	14,221	14,291	15,343	159
1,926	1,778	1,771	1,785	877	1,187	1,984	2,796	2,860	160
5,308	6,910	6,591	6,221	6,938	5,905	6,848	7,491	7,742	161
\$58,374	\$39,360	\$19,526	\$46,074	\$47,185	\$44,966	\$64,581	\$61,810	\$70,071	
5,260	4,550	1,560	* 850	312	312	* 650	1,800	2,600	162
2,500	2,500	*	*	*	*	*	2,500	2,500	163
1,400	1,400	75	75	75	75	400	1,400	1,400	164
1,204	129	86	86	86	86	86	640	1,204	165
\$ 0,304	\$8,579	\$1,721	\$611	\$478	\$478	\$1,186	\$5,840	\$7,704	

Glass.

\$5,000	\$8,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000	165
1,152	8,296	13,209	12,499	13,810	12,209	13,032	14,756	15,765	166
1,455	2,911	2,671	2,841	1,187	1,471	3,988	8,287	8,827	167
441	4,888	5,145	4,901	5,152	4,700	4,667	4,576	4,522	168
\$ 0,048	\$24,048	\$35,025	\$34,241	\$38,649	\$32,380	\$35,682	\$36,569	\$37,614	

Rubber Products.

\$ 8,580	\$18,984	\$15,958	\$16,786	\$6,618	\$8,955	*	\$4,172	\$9,458	169
12,279	11,878	11,789	11,280	10,140	9,887	8,970	7,576	8,654	170
13,096	11,698	10,752	7,286	7,492	881	673	8,562	12,942	171
\$48,905	\$37,505	\$38,499	\$35,352	\$24,245	\$19,208	\$9,643	\$20,310	\$31,054	
11,400	10,000	10,150	11,000	12,950	18,200	15,028	15,900	15,600	172
4,556	4,187	3,674	5,826	4,171	4,486	4,646	6,098	5,287	173
2,775	4,848	3,092	2,997	8,885	2,924	8,127	2,852	2,799	174
\$ 8,781	\$18,985	\$16,916	\$19,822	\$20,506	\$20,610	\$22,801	\$23,745	\$23,656	
9,085	9,806	10,085	11,385	18,410	18,185	17,410	14,470	14,205	175
9,588	†11,588	9,002	†10,185	8,724	9,887	9,824	†12,187	9,978	176
\$18,618	\$21,848	\$19,087	\$21,500	\$22,184	\$22,472	\$27,284	\$26,657	\$24,178	

Lumber, Mill Products.

† \$1,455	† \$1,644	† \$1,386	† \$1,708	† \$1,266	† \$1,190	† \$1,289	† \$1,589	† \$1,572	177
\$1,455	\$1,644	\$1,386	\$1,708	\$1,266	\$1,190	\$1,289	\$1,589	\$1,572	178

* Shut down. † Five weeks' pay these month. ‡ Wages not reported by month; \$22,351 given as the sum paid for the time covered by the investigation.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYEES—Con.

Buttons.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
179	Pearl buttons.....	80	66	67	59
180	Pearl buttons.....	18	10	10	10
	Total.....	48	76	61	69

Tobacco.

181	Tobacco.....	2,219	2,719	2,158	2,187
182	cigars.....	140	141	140	140
	Total.....	2,359	2,859	2,298	2,277

Fertilizers.

183	Fertilizers.....	180	117	112	160
184	Fertilizers.....	126	146	76	110
185	Fertilizers.....	112	119	102	136
	Total.....	367	382	289	406

Unclassified.

186	Matches	76	76	76	76
187	Carriages.....	49	16	16	22
188	Crucibles.....	10	8	6	6
189	Shoe lasts.....	7	16	17	16
	Total.....	141	117	114	119

* As a large part of our hands were on piece-work, and our factories at various times during the period were not on full time, these figures are not an accurate basis for wages per diem when working on full time.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Buttons.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.

September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
61	72	76	99	95	88	87	77	52	179
12	12	12	12	10	10	8	8	8	180
78	84	86	111	105	98	95	86	60	

Tobacco.

2,158	2,108	2,100	2,080	2,113	2,128	2,104	2,128	2,128	181
140	140	140	140	140	140	140	140	140	182
2,298	2,248	2,210	2,220	2,251	2,248	2,244	2,266	2,263	

Fertilizers.

168	185	120	160	158	148	220	204	179	188
120	181	131	166	218	219	295	268	187	184
129	184	143	188	188	189	147	161	146	185
417	400	391	464	501	506	662	688	512	

Unclassified.

75	75	7	75	75	75	75	75	75	186
20	18	18	19	18	19	22	25	28	187
6	6	6	6	8	8	8	8	8	188
16	16	18	20	24	28	29	28	27	189
117	114	116	119	120	125	129	131	133	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Buttons.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
179	Pearl buttons.....	\$1,500	\$2,688	\$2,400	\$2,100-
180	Pearl buttons.....	800	4'0	400	400
	Total.....	<hr/> \$2,300	<hr/> \$3,088	<hr/> \$2,800	<hr/> \$2,500

Tobacco.

181	Tobacco	\$51,460	\$58,166	\$52,186	\$51,214
182	cigars.....	4,200	3,200	3,100	3,350-
	Total.....	<hr/> \$55,660	<hr/> \$61,416	<hr/> \$55,296	<hr/> \$54,564.

Fertilizers.

183	Fertilizers	\$5,875	\$1,746	\$1,463	\$5,879-
184	Fertilizers.....	6,000	5,999	8,000	5,000
185	Fertilizers.....	4,492	5,180	4,781	5,862
	Total.....	<hr/> \$15,867	<hr/> \$15,925	<hr/> \$12,244	<hr/> \$16,241

Unclassified.

186	Matches.....	\$1,200	\$1,200	\$1,200	\$1,200-
187	Carriages.....	2,418	*815	604	892-
188	Crucibles.....	388	260	185	220
189	Shoes lasts.....	240	808	648	906
	Total.....	<hr/> \$4,241	<hr/> \$1,088	<hr/> \$2,687	<hr/> \$3,118-

* Five pay days these months.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Buttons.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
\$2,840 400	\$2,900 400	\$3,088 400	\$4,824 400	\$8,898 400	\$8,472 400	\$8,648 300	\$2,852 300	\$1,600 300	179 180
\$2,740	\$3,300	\$3,488	\$4,724	\$1,268	\$8,872	\$8,948	\$3,152	\$1,900	

Tobacco.

\$58,806 8,250	\$58,285 8,700	\$50,099 4,100	\$51,290 8,400	\$51,207 2,800	\$46,428 3,100	\$48,468 3,700	\$49,679 3,400	\$58,105 4,900	181 182
\$56,555	\$61,985	\$54,199	\$54,690	\$54,007	\$49,528	\$52,168	\$58,079	\$57,405	

Fertilizers.

\$6,062	\$5,470	\$4,771	\$3,460	\$5,758	\$4,889	\$8,389	\$7,468	\$6,687	188
5,800	6,596	6,800	8,503	10,000	9,500	12,000	10,700	7,500	184
5,778	6,064	6,941	7,467	7,048	5,856	6,988	8,151	7,788	185
\$17,630	\$18,180	\$18,512	\$21,427	\$22,801	\$20,247	\$27,377	\$26,817	\$21,870	

Unclassified.

\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	186
*1,028	708	784	878	571	687	*1,194	1,098	1,170	187
220	190	180	120	90	90	90	90	90	188
807	919	1,188	1,408	1,171	1,828	1,628	1,218	1,211	189
\$3,250	\$3,042	\$3,302	\$3,606	\$3,082	\$3,255	\$4,109	\$3,606	\$3,671	

* Five pay days these months.

SUMMARY 1—PANIC INQUIRY—TABLE 2.

INDUSTRY.	ANNUAL PRODUCTION FOR YEARS 1894-95.				Number of establishments reporting.	
	JUNE, 1894.	JUNE, 1895.	JUNE, 1895.	Per cent. increase (↑) or decrease (↓).		
	Total.	Total.	Actual increase (↑) or decrease (↓).			
Metals and Metal Products—						
Machinery.....	\$228,505	\$249,426	↑ \$21,920	↑ 11.1	8	
Locomotives.....	508,000	252,600	↓ 250,400	↓ 50	1	
Machine tools.....	177,799	231,801	↑ 54,002	↑ 30.3	3	
Machinery and foundry.....	231,000	212,000	↓ 19,000	↓ 8.2	3	
Foundry.....	1,358,759	1,876,448	↑ 17,689	↑ 1.3	3	
Foundry and finishing, brass.....	134,841	148,441	↑ 14,100	↑ 10.5	4	
Furnaces and ranges.....	106,428	123,580	↑ 17,157	↑ 16.2	2	
Forge products.....	*216,000	*281,000	↑ *5,000	↑ *56.9	2	
Mining, iron ore.....	145,343	147,707	↑ 2,364	↑ 8.6	1	
Hardware, harness.....	45,655	29,059	↓ 16,596	↓ 36.3	2	
Jewelry, watch cases.....	52,692	73,942	↑ 21,250	↑ 40.3	1	
Tools, small.....	176,100	194,760	↑ 18,660	↑ 10.6	3	
Metal novelties.....	816,229	274,107	↓ 42,122	↓ 13.3	3	
Unclassified.....	203,618	201,138	↓ 2,475	↓ 1.2	7	
Textiles and Textile products—						
Silk weaving, broad ribbon.....	1,671,148	2,324,934	↑ 653,786	↑ 39	10	
throwing.....	471,897	784,550	↑ 312,658	↑ 66.5	2	
dyeing.....	33,432	61,473	↑ 28,041	↑ 83.9	2	
Woolens.....	701,664	1,032,897	↑ 330,733	↑ 47.1	2	
Shirts.....	48,000	78,000	↑ 30,000	↑ 62.5	1	
Worsted yarns.....	724,187	1,182,972	↑ 458,835	↑ 63.3	2	
Floor oil-cloth.....	362,243	428,852	↑ 66,609	↑ 18.4	2	
Unclassified.....	115,000	150,000	↑ 35,000	↑ 48.4	3	
Leather products.....	184,814	220,073	↑ 35,259	↑ 19.1	4	
Hats—						
Soft fur.....	1,452,873	1,625,255	↑ 172,882	↑ 11.9	7	
Pottery—						
General ware.....	280,000	330,000	↑ 50,000	↑ 17.8	2	
Architectural terra cotta.....	45,000	40,000	↓ 5,000	↓ 11.1	1	
Common brick.....	*16,000,000	*16,000,000	.....	.....	1
Glass.....	147,732	139,679	↓ 8,053	↓ 3.4	2	
Rubber Products—						
Boots and shoes.....	2,574,949	2,233,343	↓ 341,606	↓ 13.6	2	
Rubber specialties.....	79,494	85,529	↑ 6,035	↑ 7.6	1	
Hard rubber, harness trimmings.....	267,366	323,164	↑ 55,593	↑ 20.7	1	
Sashes and blinds.....	88,000	68,000	↓ 20,000	↓ 22.7	1	
Pearl buttons.....	45,000	75,000	↓ 30,000	↓ 66.6	1	
Cigars.....	177,000	174,000	↓ 3,000	↓ 1.7	1	
Fertilizers.....	750,000	720,000	↓ 30,000	↓ 4	1	
Watches.....	50,000	45,000	↓ 5,000	↓ 10	1	
Crucibles.....	10,000	60,000	↑ 50,000	↑ 500	1	
Shoe lasts.....	14,638	24,387	↑ 9,749	↑ 66.6	1	
Total.....	\$13,983,883	\$16,854,730	↑ \$2,870,847	↑ 20.5	98	
Establishments reporting—						
Increase, total.....	8,798,362	12,416,097	8,617,735	↑ 41	79	
Decrease, total.....	5,177,520	4,430,623	746,888	↓ 14.4	18	
No change, total.....	8,000	8,000	.....	.....	1

* One establishment reporting. † One establishment reports 50 per cent. increase in production without giving the amount. ‡ Tons of ore. § One establishment reports 10 per cent. increase in production without giving total amount. || One establishment, employing 2,200 hands, reports 40 per cent. increase in production without giving the total amount. ¶ Bricks.

SUMMARY 2—PANIC INQUIRY—TABLE 2—ANNUAL PRODUCTION, 1894-95.

INDUSTRY.	PER CENT. INCREASE (+) OR DECREASE (-), NUMBER OF ESTABLISHMENTS REPORTING.							Total number.
	Under 10.	10 to 20.	20 to 30.	30 to 40.	40 to 50.	50 and over.		
Metals and Metal Products—								
Machinery.....	i1	{ d1 } { f1 }						3
Locomotives.....					41			1
Machine tools.....		i1						3
*Machinery and foundry.....	d1	d1						3
Foundry.....	i1	t1	d1					3
Foundry and finishing, brass.....	{ i1 } { d1 }	d1	t1					4
Furnaces and ranges.....		i1	t1					2
Forge products.....	i1						41	2
Mining, iron ore.....	d1							1
Hardware, harness.....			d1		d1			2
Jewelry, watch cases.....		i1						1
Tools, small.....	i1	{ t1 } { d1 }						3
Metal novelties.....	d1		d1		t1			3
Unclassified.....	d1	{ t2 } { d1 }	d1	d2				7
Textiles and Textile Products—								
Silk weaving, broad.....	d1		i1	t1	t1	t6		9
ribbon.....						t2		2
throwing.....					t1	t8		4
dyeing.....		t1				t1		2
Woolens.....		{ d1 } { t1 }	d1		t1			4
Shirts.....						t1		1
Worsted yarns.....			i1			t1		2
Floor oil-cloth.....		i1		t1				2
Unclassified.....	i1				t1	t1		3
Leather products.....	f2				t1	t1		4
Hats—								
Soft fur.....	{ d1 } { i1 }	d1 i2	d1 t1					7
Pottery—								
*General ware.....			t1					2
Architectural terra cotta.....		d1						1
Glass.....		{ d1 } { i1 }						2
Rubber Products—								
Boots and shoes.....	d1	d1						2
Rubber specialties.....	t1							1
Hard rubber, harness trimmings.....			t1					1
Sashes and blinds.....				d1				1
Pearl buttons.....						t1		1
Cigars.....	d1							1
Fertilizers.....	d1							1
Watches.....		d1						1
Crucibles.....						t1		1
Shoe lasts.....						t1		1
+Total	{ i10 } { d10 }	{ t14 } { d11 }	{ t7 } { d7 }	{ t8 } { d2 }	{ t5 } { d2 }	{ t21 } { d82 }		60

* One with no change. † Also one establishment that reports no change.

**SUMMARY 3—PANIC INQUIRY—TABLE 2—ANNUAL
PRODUCTION, 1894-95.**

INDUSTRY.	PER CENT. INCREASE (i) OR DECREASE (d) IN WHOLE- SALE MARKET PRICE—NUMBER OF ESTAB- LISHMENTS REPORTING.						Total number.
	Under 10.	10 to 20.	20 to 30.	30 to 40.	40 to 50.	50 and over.	
Metals and Metal Products—							
Machinery.....	d2						2
Machine tools.....	d1						2
Machinery and foundry.....		d1					1
Foundry.....	i1	d1					1
Tools, saws.....	d1	d1					2
Metal novelties.....	d1	d1					3
Unclassified.....		d2				d1	2
Foundry and finishing, brass.....		d1	d1				1
Furnaces and ranges.....	d1						2
Forge products.....		i1					1
Jewelry.....		d1					1
Textiles and Textile Products—							
Silk weaving, broad..... {	d2						5
throwing..... {	i8						
dyeing.....	d1						3
Woolens.....	d1			d1			1
Worsted yarns.....		d1					2
Floor oil-cloth.....	d1	i1					1
Unclassified.....	d1	d1					2
Leather products.....			d1	i1			2
Hats—							
Soft fur.....	d2	d1	d1				4
Pottery—							
General ware.....		d1	d1				2
Glass.....				d1			1
Rubber Products—							
Boots and shoes.....	i1						1
Hard rubber, harness trimmings.....	d1						1
Pearl buttons.....			d1				1
Fertilizers.....	d1						1
Watches.....				d1			1
Crucibles.....				d1			1
*Total..... {	i5 d16	i8 d14	i2 d6	i1 d1		d1	111 d38

* Thirteen establishments report no change.

TABLE 2—PANIC INQUIRY—ANNUAL PRODUCTION,
1894, 1895.

Office number.	INDUSTRY.	ANNUAL PRODUCTION FOR YEARS 1894, 1895.					
		JUNE, 1894.	JUNE, 1895.	JUNE, 1895.		Per cent. increase (↑) or decrease (↓).	Wholesale market prices—per cent. increase (↑) or decrease (↓).
		Total.	Total.	Actual increase (↑) or decrease (↓).			
Metals and Metal Products—							
2	Machinery.....	\$150,000	\$175,000	↑\$25,000	↑16.6	.....	.....
3	Machinery.....	.....	.....	.....	.....	d 5	.....
4	Machinery.....	51,505	55,426	↑\$3,920	↑7.6	.....	.....
5	Machinery.....	22,000	19,000	d 3,000	d 13.6	d 5	.....
9	Locomotives.....	508,000	252,800	d 256,400	d 49.5	.....	.....
11	Machine tools.....	107,000	121,500	↑\$14,500	↑13.5	d 8	.....
12	Machine tools.....	60,000	90,000	↑\$30,000	↑50	.....	.....
13	Machine tools.....	10,799	20,801	↑\$9,502	↑87.9	.....	.....
16	Machinery and foundry.....	188,000	174,000	d 14,000	d 7.9	d 12	.....
18	Machinery and foundry.....	8,000	8,000	.....	.....	.....	.....
19	Machinery and foundry.....	85,000	80,000	d 5,000	d 14.8	.....	.....
20	Foundry, cast-iron pipe.....	1,209,158	1,264,284	↑\$55,082	↑4.5	.....	.....
21	Foundry, malleable and gray.....	66,606	62,214	d 14,492	d 21.7	d 19	.....
22	Foundry, malleable and gray.....	58,000	60,000	↑\$2,000	↑18.2	.....	.....
23	Foundry and finishing, brass.....	70,000	75,000	↑\$5,000	↑7.1	d 20	.....
24	Foundry and finishing, gas fixtures.....	40,290	50,140	↑\$9,850	↑24.6	d 15	.....
25	Foundry and finishing, brass.....	17,456	17,864	↑\$2,200	d 92	d .....	.....
26	Foundry and finishing, brass.....	6,655	5,987	d 718	d 10.8	.....	.....
27	Furnaces and ranges.....	48,000	58,000	↑\$10,000	↑20.8	d 1.5	.....
28	Furnaces and ranges.....	58,428	65,580	↑\$7,152	d 12.2	.....	.....
29	Forge products, car wheels, steel forgings.....	216,000	281,000	↑\$65,000	↑6.9	.....	.....
30	Forge products, car wheels, steel forgings.....	.....	.....	.....	.....	.....	.....
31	Mining, iron ore.....	*45,343	*41,707	d *3,636	i 9	.....	.....
32	Hardware, harness.....	16,246	12,814	d 8,431	d 21.1	.....	.....
33	Hardware harness.....	29,410	16,245	d 13,165	d 44.7	.....	.....
35	Jewelry, watch cases.....	52,692	78,942	d 21,250	i 14.1	d 16	.....
37	Tools, saws.....	115,000	175,000	d 60,000	i 18	d 7.5	.....
38	Tools, hand-cut files and rasp.....	9,100	9,760	↑\$660	i 7.2	.....	.....
39	Tools, files.....	12,000	10,000	d 2,000	d 16.6	d 10	.....
40	Metal novelties.....	167,327	162,695	d 4,632	d 2.7	.....	.....
41	Metal novelties.....	7,711	10,911	↑\$3,200	i 41.4	d 10	.....
42	Metal novelties.....	141,191	100,501	d 40,690	d 28.8	d 5	.....
Unclassified—							
43	Architects' and engineers' supplies.....	75,882	72,764	d 2,568	d 8.4	.....	.....
45	Pig iron.....	*22,510	*15,161	d *7,351	d 32.6	.....	.....
46	Table cutlery.....	50,000	57,000	↑\$7,000	i 14	d 10	.....
46	Wire goods.....	32,199	38,166	↑\$5,967	i 18.5	.....	.....
47	Engraving, metal rolls.....	10,572	9,047	d 1,525	d 14.4	.....	.....
47	Hardware specialties.....	6,000	4,000	d 2,000	d 38.3	d 50	.....
48	R. R. locks.....	7,000	5,000	d 2,000	d 28.5	d 20	.....
Textiles and Textile Products—							
58	Silk weaving, broad.....	487,468	588,281	↑\$100,813	↑21.5	.....	.....
68	Broad.....	270,000	368,000	↑\$98,000	↑36.2	.....	.....
66	Broad.....	300,000	380,000	↑\$80,000	.....	.....	.....
67	Broad.....	140,000	200,000	↑\$60,000	.....	.....	.....
71	Broad.....	122,380	204,558	↑\$81,178	.....	.....	.....
78	Broad.....	70,000	65,000	d 5,000	d 7.1	d 5	.....
74	Broad.....	60,000	104,000	↑\$44,000	.....	.....	.....
75	Broad.....	70,300	140,000	↑\$69,700	.....	.....	.....
76	Broad.....	*50,000	*200,000	d 150,000	.....	.....	.....
88	Broad.....	60,000	100,000	↑\$40,000	.....	.....	.....

*Tons. † Yards.

TABLE 2—PANIC INQUIRY—ANNUAL PRODUCTION,
1894, 1895—Continued.

Office number.	INDUSTRY.	ANNUAL PRODUCTION FOR YEARS 1894, 1895.				
		JUNE, 1894.		JUNE, 1895.		Per cent. in- crease or decrease (d).
		Total.	Total.	Actual in- crease (i) or decrease (d).		
92	Textiles and Textile Products—Con.					
98	Silk weaving, ribbon.....	\$290,000	\$450,000	i \$160,000	i 55.1	.....
97	Silk weaving, ribbon.....	181,897	384,650	i 152,653	i 83.9	.....
100	Silk throwing.....	14,502	25,248	i 10,746	i 74.1	i 20
101	Silk throwing.....	9,980	24,225	i 14,245	d 148	i 10
104	Silk throwing.....	*9,000	*12,000	i 3,000	i 88.8	d 25
105	Silk dyeing.....	491,664	790,397	i 298,733	i 60.7	d 5
111	Silk dyeing.....	210,000	242,000	i 32,000	i 15.2	.....
119	Woolens.....				i 10	d 5
121	Woolens.....	216,000	172,000	d 44,000	d 29.8	d 38.8
122	Woolens.....	243,000	360,000	i 107,000	i 44	.....
123	Woolens.....	140,087	186,518	i 26,478	i 18.9	.....
125	Shirts.....	48,000	78,000	i 30,000	i 62.5	i 5
126	Worsted yarns.....	488,188	890,572	i 402,384	i 82.4	d 17.5
127	Worsted yarns.....	285,964	292,400	i 56,446	i 28	.....
128	Floor oil-cloth.....	817,243	868,852	i 51,609	i 16.2	i 16
129	Floor oil-cloth.....	45,000	60,000	i 15,000	i 33.3	d 75
180	Unclassified—					
182	Thread.....	400,000	425,000	i 25,000	i 6.2	d 5
134	Weaving, plush.....	15,000	25,000	i 10,000	i 66.6	d 10
188	Ladies' and infants' wear.....	41,000	60,000	i 19,000	i 46.8	.....
142	Unclassified—					
143	Traveling bags	32,815	82,902	i 87	i .2	.....
144	Instrument cases	20,999	82,171	i 11,172	i 58.2	d 10
144	Bookbinders' leather.....	90,000	93,000	i 5,000	i 5.5	d 25
145	Hats—					
146	Hats, soft fur.....	675,000	780,000	i 105,000	i 15.5	.....
146	Hats, soft fur.....	479,000	517,820	i 38,820	i 8.5	.....
147	Hats, soft fur.....	48,014	54,956	i 6,942	i 14.4	d 8
148	Hats, soft fur.....	150,000	186,912	i 36,912	i 24.6	.....
149	Hats, soft fur.....	15,859	14,567	d 792	d 5.1	d 10
150	Hats, soft fur.....	35,000	31,500	d 8,500	d 10	d 8
151	Hats, soft fur.....	50,000	40,000	d 10,000	d 20	d 20
153	Pottery—					
156	General ware.....	200,000	250,000	i 50,000	i 25	d 25
160	General ware.....	80,000	80,000	.....	.....	d 12.5
160	Architectural terra cotta.....	45,000	40,000	d 5,000	d 11.1	.....
168	Common brick.....	6,000,000	6,000,000	.....	.....	.....
167	Glass—					
167	Hollow ware	52,000	61,860	i 9,860	i 18.9	.....
168	Window	92,782	78,819	d 13,918	d 15	d 28.5
170	Rubber Products—					
171	Shoes	1,280,026	1,127,122	d 102,908	d 8.0	i 8
171	Boots and shoes.....	1,844,924	1,106,221	d 238,708	d 17.7	.....
174	Rubber specialties.....	79,494	85,529	i 6,035	i 7.5	.....
176	Hard rubber, harness trim- mings.....	267,866	323,464	i 55,598	i 20.7	d 5

* Pounds of silk.

**TABLE 2-PANIC INQUIRY—ANNUAL PRODUCTION,
1894, 1895—Continued.**

Office number.	INDUSTRY.	ANNUAL PRODUCTION FOR YEARS 1894, 1895.				
		JUNE, 1894.	JUNE, 1895.	JUNE, 1895.		Wholesale market prices—per cent. increase (<i>i</i>) or decrease (<i>d</i>).
		Total.	Total.	Actual in. crease (<i>i</i>) or decrease (<i>d</i>).	Per cent in- crease (<i>i</i>) or decrease (<i>d</i>).	
177	Sashes and blinds.....	\$88,000	\$88,000	<i>d</i> \$20,000	<i>d</i> 22.7	.....
179	Pearl buttons.....	45,000	75,000	<i>i</i> 80,000	<i>i</i> 66.6	<i>d</i> 15
182	Cigars.....	177,000	174,000	<i>d</i> 8,000	<i>d</i> 1.7	.....
185	Fertilizers.....	750,000	720,000	<i>d</i> 30,000	<i>d</i> 4	<i>d</i> 4
Unclassified—						
186	Matches.....	50,000	45,000	<i>d</i> 5,000	<i>d</i> 10	<i>d</i> 25
188	Crucibles.....	10,000	60,000	<i>i</i> 50,000	<i>d</i> 500	<i>d</i> 25
189	Shoe lasts.....	14,688	24,887	<i>i</i> 9,749	<i>i</i> 66.6	.....

PART II.

EFFECT OF OCCUPATION ON THE HEALTH AND DURATION OF THE TRADE-LIFE OF WORKMEN.

(63)

additions to the number of hands; and it was necessary, therefore, to confine it to those few mills where the conditions were such that practically no change had taken place for at least a generation.

OCCUPATIONS.	AVERAGE.		Per cent. beginning to decline.	Per cent. American born.	Number of individu- als reported.
	Present age.	Years at work.			
Woolen Workers—					
Weavers, males.....	32	16.4	.....	40.4	250
females.....	27	11.8	.....	64.6	184
Finishers, males.....	31	12.5	.....	34.2	91
females.....	26	7	.....	39.2	28
Giggers, males.....	33	11.5	.....	1.8	125
Fillers, males.....	30	9	.....	18.6	22
Spinners, males.....	37	14.7	.....	57.6	26
Carders, males.....	34	11.4	.....	37.7	82
females.....	32	5.4	.....	.....	5
Dyers, males.....	37	10.7	.....	8.4	33
females.....	45	5	.....	.....	4
Loom fixers, males.....	36	18.1	.....	68.7	16
Pickers, males.....	40	9.9	.....	.....	38
females.....	37	6.9	.....	.....	25
Dressers, males.....	36	18	.....	14.2	7
Sorters, males.....	31	18	.....	38.8	9
Sewers, females.....	24	6	.....	100	8
Buriers females.....	30	8	.....	88.3	6
Miscellaneous, males.....	47	28	.....	30	10
females.....	24	7	.....	71.4	7
Cotton workers—					
Spinners, males.....	48	27.7	48.7	62.5	16
Weavers, males.....	31	19.6	24.2	72.7	33
females.....	30	14.8	26.5	88.6	79
Dyers, males.....	34	16.4	.....	66.6	9
Loom fixers, males.....	43	27.7	41.6	50	12
Carders, males.....	46	29.8	14.2	57.1	7
Miscellaneous, males.....	40	21.8	38.8	80	15
Bakers.....	33.4	16.9	6.2	26.8	933
Bricklayers and masons.....	36.4	18.5	8.8	62.1	1,022
Carpenters.....	36.5	18.7	6.4	66.6	2,782
Cigarmakers.....	31.3	14.4	9.8	65.8	1,061
Glassblowers—					
Green bottle.....	37.4	18.8	35.4	97	514
Flint, prescription.....	34	16.8	29.4	78	126
regular.....	34.2	15.2	5.1	51	39
Window.....	35.7	14.1	6	97	149
Glass—					
Flatteners, window.....	42.4	18.7	7.7	100	39
Cutters, window.....	37.2	18	7.9	100	76
Master shearers.....	42.6	12.7	17.5	91	57
Potmakers.....	42.7	15.7	58.8	78	15
Stopper grinders.....	32.4	14.2	.....	100	25
Hats—					
Finishers.....	32.8	15	12.8	69	1,257
Makers.....	34.5	15.5	17.6	44	1,247
Pouncers.....	36.2	16.8	7	56	73
Leather Workers—					
Japanners.....	32.5	18.4	.....	76.8	268
Leather makers.....	34.1	11.6	.....	26.7	198
Curriers.....	44.4	28.8	.....	44	125
Beamsmen.....	42.1	26.6	.....	4.5	111
Tanners.....	41.4	21.5	.....	12.8	194
Splitters.....	37.9	19.6	.....	52.6	76
Grainers.....	38.8	18.1	.....	79	38
Tackers.....	29.9	8.1	.....	72.7	33
Buffers.....	20	21.7	.....	42	14
Shavers.....	37.5	11.1	.....	.....	6
Softeners.....	30.3	12.1	.....	18	22
Finishers.....	27.4	12.4	.....	65.5	49
Miners of iron ore.....	31.1	16	7.1	39.6	1,269

OCCUPATIONS.	AVERAGE.			Number of individuals reported.
	Present age.	Years at work.	Per cent. beginning to decline.	
Potters—				
Mouldmakers	34.2	21.6	13.6	32
Jiggers	32.8	18.5	11.1	35
Turcers	32	17	14.6	32
Handlers	30.5	16.4	6.5	35
Pressers	30.5	15.7	6.4	33
Throwers	32.2	20.3		
Saggers	32.2	14.7	15.4	35
Klinmen	32.6	14.5	10.8	35
Dippers	35	21.8	39	35
Decorators	32.8	18.4	5.9	34
Packers and warehousemen	30.5	12.5		
Painters	34.5	15	12.8	71.8
Plumbers	32	16	10.6	82.4
Printers	31.2	14.5	9.7	82
Railroad—				
Locomotive engineers	42.1	12.5	39	36
as trainmen	42.1	22	39	449
Locomotive firemen	31.4	6.6	5.6	411
as trainmen	31.4	2.6	5.6	411
Conductors as trainmen	40.7	18.2	15	368
Freight	40.7	10.2	15	315
Passenger	40.7	11	15	97
Brakemen as trainmen	30.2	8.2	6.1	91.2
Freight	30.2	7.7	6.1	91.2
Passenger	30.2	7	6.1	94.2
Switchmen	37.5	9	24.1	68.4
as trainmen	37.5	15.1	24.1	68.4
Wipers	31.5	6.4		68.6
Stonecutters	32.5	19		701

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE.
Woollen Workers—Weavers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	American born.	Foreign born.	Total.									
			When began to work.											
Under 12 years	8	5	3	1	1	1	1	1	1	1	1	1	1	1
12 to 15 "	93	39	54	3	4	4	4	3	13	17	9	8	10	2
15 "	25	10	15	6	2	3	2	3	3	1	5	1	2	1
16 "	32	14	18	2	2	2	1	1	7	10	5	1	2	1
17 "	11	9	2	1	1	2	1	1	1	2	4	2	1	1
18 "	20	9	11	2	1	1	1	1	3	6	1	2	3	1
19 "	11	7	4	1	1	1	1	1	2	3	1	1	2	1
20 "	7	1	6	20	6	26	16	16	2	13	7	2	1	1
20 to 25 "	26	6	20	17	1	17	17	17	1	1	7	3	1	2
Over 25 "	101	149	16	9	12	9	12	9	12	50	47	39	17	8
Total	250	101	149	16	9	12	9	12	9	12	50	47	39	17
Total	250	101	149	16	9	12	9	12	9	12	50	47	39	17

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.		American born.
			When began to work.	American born.	
Under 12 years.....	12	10	2	2	12
12 to 15 "	66	48	18	6	66
15 "	24	22	2	1	24
16 "	28	18	10	4	28
17 "	9	3	6	1	9
18 "	5	1	4	2	5
19 "	3	3	3	1	3
20 "	7	1	6	2	7
20 to 25 "	5	2	3	1	5
Over 25 "	5	1	4	1	5
Total	106	58	22	8	106
Total	164	58	22	8	164

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers - Finishers—Males.

AGE WHEN BEGAN TO WORK.	WHEN BEGAN TO WORK.	PER CENT.	
		American born.	Foreign born.
Total.	58	6	5
Under 12 years.....	4	3	1
12 to 15 "	19	14	5
15 "	15	4	3
16 "	8	3	5
17 "	4	2	2
18 "	6	2	4
19 "	3	3	3
20 "	4	2	2
20 to 25 "	15	1	14
Over 25 "	24	.....	24
Total.....	91	33	58

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Finishers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.	
			American born.	Foreign born.
Under 12 years	2	2	7	100
12 to 15 "	1	1	3.5	100
15 "	3	1	10	33.3
16 "	4	3	14.2	75
17 "	2	2	7	100
18 "	3	1	10	33.3
19 "	2	1	7	50
20 "	2	2	7	50
20 to 25 "	4	1	3	16.2
Over 25 "	5	5	1	25
Total.....	28	11	1	18.1
			100	39.2

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Giggers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.	
			American born.	Foreign born.
Under 12 years.	3	3	2	1
12 to 15 "	11	4	3	1
15 "	3	2	1	1
16 "	5	4	1	1
17 "	6	8	3	1
18 "	3	3	2	1
19 "	2	2	1	1
20 "	9	5	4	1
20 to 25 "	17	17	2	1
Over 25 "	66	2	62	...
Total.....	125	23	102	4
			22	4
			27	14
			14	8
			8	18
			18	20
			6	100
			6	184
				American born.
				2.4
				8.8
				63.6
				2.4
				66.6
				3.2
				80
				4.8
				50
				2.4
				1.6
				7.2
				55.5
				13.6
				53.6
				3

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Fullers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	TOTAL	PRESENT AGE.		PER CENT. American born.
			Foreign born.	American born.	
Under 12 years.	1	1			
12 to 15 "	3	2			
15 "	1	1			
16 "	1				
17 "	1				
18 "	1				
19 "	1				
20 "	2	2			
20 to 25 "	4	4			
Over 25 "	9	1			
Total	22	3	19	3	13.6

When began to work.	Over sixty.	Fifty to sixty.	Forty-five to fifty.	Thirty-five to forty-five.	Twenty-five to thirty.	Twenty-four.	Twenty-three.	Twenty-two.	Twenty-one.	Foreign born.	American born.	TOTAL
Over 60.	1	1	1	1	1	1	1	1	1	45	13.5	4.5
55 to 59.	1	1	1	1	1	1	1	1	1	45	100	4.5
50 to 54.	1	1	1	1	1	1	1	1	1	45	100	4.5
45 to 49.	1	1	1	1	1	1	1	1	1	45	100	4.5
40 to 44.	1	1	1	1	1	1	1	1	1	45	100	4.5
35 to 39.	1	1	1	1	1	1	1	1	1	45	100	4.5
30 to 34.	1	1	1	1	1	1	1	1	1	45	100	4.5
25 to 29.	1	1	1	1	1	1	1	1	1	45	100	4.5
20 to 24.	1	1	1	1	1	1	1	1	1	45	100	4.5
15 to 19.	1	1	1	1	1	1	1	1	1	45	100	4.5
10 to 14.	1	1	1	1	1	1	1	1	1	45	100	4.5
5 to 9.	1	1	1	1	1	1	1	1	1	45	100	4.5
Under 5.	1	1	1	1	1	1	1	1	1	45	100	4.5

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Spinners—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.		PER CENT. American born.
		FOREIGN born.	American born.	
Under 12 years.	7	3	4	
12 to 15 "	9	2	7	
15 "	4	4	2	
16 "	4	4	1	
17 "	...	...	...
18 "	...	...	...
19 "	...	1	1	
20 "	...	1	1	
20 to 25 "	...	...	...
Over 25 "	...	...	...
Total.....	26	15	11	
		3	1	1
			1	1
			2	1
			3	1
			4	1
			5	1
			2	1
			4	1
			2	1
			4	1
			100	57.6

AGE WHEN BEGAN TO WORK.

When began to work.
Over sixty.
Fifty to sixty.
Forty-five to fifty.
Thirty-five to thirty-five.
Twenty-five to thirty-five.
Twenty-three.
Twenty-one.
Twenty-two.
Twenty-four.
Twenty-five.
Thirty-five to thirty.
Forty-five to forty-five.
Fifty to fifty-five.
Over sixty.

American born.

When began to work.

Over sixty.

Fifty to sixty.

Forty-five to forty-five.

Thirty-five to thirty-five.

Twenty-five to thirty-five.

Twenty-three.

Twenty-one.

Twenty-two.

Twenty-four.

Twenty-five.

Forty-five to forty-five.

Fifty to fifty-five.

Over sixty.

TABLE I.—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Woollen Workers—Carders—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	TOTAL.	PRESENT AGE.		PER CENT.
			AMERICAN BORN.	FOREIGN BORN.	
Under 12 years.....	4	1	3	1	75
12 to 15 "	21	16	5	1	25.3
15 "	5	2	3	1	40
16 "	16	6	4	2	7.3
17 "	17	2	1	1	2.8
18 "	18	7	3	1	1.00
19 "	19	4	4	1	8.5
20 "	20	2	2	1	4.8
20 to 25 "	15	4	11	3	2.8
Over 25 "	16	2	14	1	18.2
Total.....	82	31	51	8	26.6
					12.5
					19.5
					2.2
					100
					37.7

AMERICAN BORN.

WHEN BEGAN TO WORK.

FIFTY TO SIXTY.

THIRTY-FIVE TO FORTY-FIVE.

TWENTY-FIVE TO THIRTY-FIVE.

TWENTY-FOUR.

TWENTY-ONE.

TWENTY-TWO.

TWENTY-THREE.

TWENTY-FOUR.

TWENTY-FIVE.

TWENTY-SIXTY.

AMERICAN BORN.

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Woolen Workers—Dyers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.		PER CENT.
		American born.	Foreign born.	
Under 12 years.....	2	2	2	2.4
12 to 15 "	2	2	2	2.4
15 "	1	1	1	1.2
16 "	1	1	1	1.2
17 "	1	1	1	1.2
18 "	3	1	2	3.6
19 "	6	2	4	7.2
20 "	6	6	1	7.2
20 to 25 "	16	16	1	19.3
Over 25 "	45	4	2	6
Total.....	83	7	76	8.4
				100
				8
				13
				13
				5
				5

WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Workers-Dives-Temps-Modèles.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.	
			American born.	Total.
Under 12 years.....	4	4	4	4
12 to 15 "	4	4	4	4
15 "	4	4	4	4
16 "	4	4	4	4
17 "	4	4	4	4
18 "	4	4	4	4
19 "	4	4	4	4
20 "	4	4	4	4
20 to 25 "	4	4	4	4
Over 25 "	4	4	4	4
			Total.....	Total.....
			American born.	Total.....
			Foreign born.	
			Twenty-one.	
			Twenty-two.	
			Twenty-three.	
			Twenty-four.	
			Twenty-five.	
			Twenty-six.	
			Twenty-seven.	
			Twenty-eight.	
			Twenty-nine.	
			Thirty.	
			Thirty-one.	
			Thirty-two.	
			Thirty-three.	
			Thirty-four.	
			Thirty-five.	
			Thirty-six.	
			Forty-five to forty-nine.	
			Forty-six to fifty.	
			Fifty to sixty.	
			Over sixty.	
			When began to work.	
			American born.	

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Loom Fixers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.	
			American born.	Foreign born.
Under 12 years.....	9	9	56.3	100
12 to 15 "	1	1	6.1	6.1
15 "	3	1	18.7	33.3
16 "	2	1	6.1	6.1
17 "	1	1	2	50
18 "	2	1	2	50
19 "	1	1	2	50
20 to 25 "	5	1	2	50
Over 25 "	16	5	1	1
Total.....	16	11	4	100
				68.7

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Woolen Workers—Pickers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	TOTAL.	AMERICAN BORN.	FOREIGN BORN.	THIRTY-ONE.	THIRTY-TWO.	THIRTY-THREE.	THIRTY-FOUR.	THIRTY-FIVE.	THIRTY-SIX.	THIRTY-SIX.	THIRTY-EIGHT.	THIRTY-FIVE.	THIRTY-FIVE TO THIRTY-SIX.	THIRTY-FIVE TO FORTY-FIVE.	FORTY-FIVE TO FIFTY.	FIFTY TO SIXTY.	OVER SIXTY.	WHEN BEGAN TO WORK.	AMERICAN BORN.	PER CENT.			
Under 12 years.....																								
12 to 15 "																								
15 "																								
16 "																								
17 "																								
18 "																								
19 "																								
20 "																								
20 to 25 "																								
25 to 30 "																								
Over 30 "																								
Total.....	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	
Total.....																								

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Woollen Workers—Pickers—Females.

AGE WHEN BEGAN TO WORK.	PRESENT AGE.		PER CENT.
	WHOLE NUMBER REPORTED.	AMERICAN BORN.	
Under 12 years.			
12 to 16 "	1	1	4
15 "	1	1	4
16 "	1	1	4
17 "	1	1	4
18 "	1	1	4
19 "	1	1	4
20 "	2	2	8
20 to 25 "	3	3	12
Over 25 "	18	18	72
Total.....	25	25	100
AMERICAN BORN.			
Foreign born.			
TOTAL.	1	1	
AMERICAN BORN.			
American born.			
When began to work.			
Over sixty.			
Fifty to sixty.			
Forty-five to fifty.			
Thirty-five to thirty-five.			
Twenty-five to twenty-five.			
Twenty-four.			
Twenty-three.			
Twenty-two.			
Twenty-one.			
Twenty.			
Thirteen.			
Fourty-five.			
Thirty-five to thirty-five.			
Twenty-five to thirty.			
Twenty-four to forty-five.			
Twenty-three to thirty-five.			
Twenty-two to thirty-five.			
Twenty-one to thirty-five.			
Twenty to thirty-five.			
Over twenty-five.			
Over sixteen.			
Under sixteen.			

TABLE I--SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE--Continued.

Woollen Workers--Dressers--Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.	American born.	
				Total.	Foreign born.
Under 12 years.	2	2	2	2	2
12 to 15 "	1	1	1	1	1
15 "	1	1	1	1	1
16 "	1	1	1	1	1
17 "	1	1	1	1	1
18 "	1	1	1	1	1
19 "	1	1	1	1	1
20 "	2	2	2	2	2
20 to 25 "	1	1	1	1	1
Over 25 "	7	7	7	7	7
Total.....	7	1	6	6	6

When began to work.	American born.
Over sixty.	28.7
Fifty to sixty.	14.2
Forty-five to fifty.	14.2
Thirty to thirty-five.	10
Twenty-five to thirty.	1
Twenty-four.	1
Twenty-three.	1
Twenty-two.	1
Twenty-one.	1
Total.....	100

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woollen Workers—Sorters—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED	PRESENT AGE.	PER CENT.	
			American born.	Foreign born.
Under 12 years.	4	4	44.4	100
12 to 15 "	5	1	55.6	80
16 "	1	1	.....	.....
17 "	2	2	.....	.....
18 "	1	1	.....	.....
19 "	1	1	.....	.....
20 "	1	1	.....	.....
20 to 25 "	1	1	.....	.....
Over 25 "	1	1	.....	.....
Total.....	9	8	3	3
			100	88.8

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE - Continued.

Woollen Workers—Sewers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.	
			American born.	Foreign born.
Under 12 years...				
12 to 15 "	15	1	1	1
16 "	1	1	1	1
17 "	1	1	1	1
18 "	1	1	1	1
19 "	1	1	1	1
20 "	1	1	1	1
20 to 25 "	1	1	1	1
Over 25 "	...	...	...	...
Total.....	3	3	3	3
			100	100

When began to work.	American born.
Over sixty.	100
Fifty to sixty.	33 3
Forty-five to fifty.	33 3
Thirty-five to forty-five.	33 3
Twenty-five to thirty.	33 3
Twenty-four.	100
Twenty-three.	100
Twenty-two.	100
Twenty-one.	100
Total.	100

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Woolen Workers—Burlers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.	
			American born.	When began to work.
Under 12 years.	1	Twenty-five.	16.6	100
12 to 16 "	1	Twenty-five.	16.6	100
16 "	1	Twenty-five.	16.6	100
16 "	1	Twenty-five.	16.6	100
17 "	1	Twenty-five.	16.6	100
18 "	1	Twenty-five.	16.6	100
19 "	1	Twenty-five.	16.6	100
20 "	1	Twenty-five.	16.6	100
20 to 25 "	1	Twenty-five.	16.6	100
Over 25 "	1	Twenty-five.	16.6	100
Total.....	6	Twenty-five.	16.6	100

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woollen Workers—Miscellaneous—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.		PER CENT.
		American born.	Foreign born.	
Under 12 years	3	3	3	20
12 to 15 "	15	15	15	1
16 "	16	16	16	1
17 "	17	17	17	1
18 "	18	18	18	10
19 "	19	19	19	1
20 "	20	20	20	10
20 to 25 "	8	8	8	40
Over 25 "	4	4	4	75
Total.....	10	3	7	30

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

TABLE I—SHOWING AGES WHEN JOURNEYMAN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Spinners—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	TOTAL.	AMERICAN BORN.		FOREIGN BORN.	THIRTY-FIVE TO THIRTY.	TWENTY-FIVE TO THIRY.	TWENTY-FOUR.	TWENTY-THREE.	TWENTY-TWO.	TWENTY-ONE.	TWENTY.	TWENTY-FIVE.	THIRY TO THIRY-FIVE.	THIRY-FIVE TO FORTY.	FORTY TO FORTY-FIVE.	FORTY-FIVE TO FIFTY.	FIFTY TO SIXTY.	OVER SIXTY.	WHEN BEGAN TO WORK.	AMERICAN BORN.	
			PER CENT.	PER CENT.																		
Under 12 years	6	4	2	3	6	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	37	66.6
12 to 15 "	6	3	2	1	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	37	50
15 "	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	100	100
16 "	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	100
17 "	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	100
18 "	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	100
19 "	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	100
20 "	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	100
20 to 25 "	16	10	6	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	100
Over 25 "	16	10	6	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	100

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Cotton Workers—Weavers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.		PER CENT. When began to work. American born.
		Total.	American born. Foreign born.	
Under 12 years.	4	1	3	12.1
12 to 15 "	18	14	4	54.5
15 "	6	4	2	18.1
16 "	1	1	1	3.1
17 "	1	1	1	8.1
18 "	2	2	2	6
19 "	1	1	1	3.1
20 "	1	1	1	3.1
20 to 25 "	.....	.....	.....	.....
Over 25 "	33	24	9	100
Total.....	33	24	9	72.7

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Weavers—Females.

	WHOLE NUMBER REPORTED.	AGE WHEN BEGAN TO WORK.	PRESENT AGE.		PER CENT. American born.
			AMERICAN BORN.	FOREIGN BORN.	
Under 12 years...	3	Total.	1	1	
12 to 15 "	39	American born.	2	32	
15 "	25	Foreign born.	1	24	
16 "	16	Total.	1	15	
17 "	17	American born.	2	15	
18 "	18	Foreign born.	1	17	
19 "	19	Total.	3	16	
20 "	20	American born.	1	19	
20 to 25 "	1	Foreign born.	1	24	
Over 25 "	.....	Total.	2	25	
Total.....	79	Total.	9	70	
		When began to work.	1	1	3.7
		Over sixty.	1	1	49.3
		Fifty to sixty-five.	1	1	31.9
		Forty-five to fifty.	1	2	10.1
		Thirty to thirty-five.	1	6	82.1
		Twenty-five to thirty.	1	14	96
		Twenty-one.	1	13	
		Twenty-three.	2	1	
		Twenty-four.	2	1	
		Twenty-five.	1	4	
		Twenty-six to thirty-five.	2	3	
		Twenty-seven to forty-five.	1	1	
		Twenty-eight to forty-five.	1	2	
		Twenty-nine to forty-five.	1	1	
		Thirty to forty-five.	1	1	
		Thirty-one to forty-five.	1	1	
		Thirty-two to forty-five.	1	1	
		Thirty-three to forty-five.	1	1	
		Thirty-four to forty-five.	1	1	
		Thirty-five to forty-five.	1	1	
		Thirty-six to forty-five.	1	1	
		Thirty-seven to forty-five.	1	1	
		Thirty-eight to forty-five.	1	1	
		Thirty-nine to forty-five.	1	1	
		Forty to forty-five.	1	1	
		Forty-one to forty-five.	1	1	
		Forty-two to forty-five.	1	1	
		Forty-three to forty-five.	1	1	
		Forty-four to forty-five.	1	1	
		Forty-five to forty-five.	1	1	
		Forty-six to forty-five.	1	1	
		Forty-seven to forty-five.	1	1	
		Forty-eight to forty-five.	1	1	
		Forty-nine to forty-five.	1	1	
		Forty to fifty.	1	1	
		Forty-one to fifty.	1	1	
		Forty-two to fifty.	1	1	
		Forty-three to fifty.	1	1	
		Forty-four to fifty.	1	1	
		Forty-five to fifty.	1	1	
		Forty-six to fifty.	1	1	
		Forty-seven to fifty.	1	1	
		Forty-eight to fifty.	1	1	
		Forty-nine to fifty.	1	1	
		Forty to sixty.	1	1	
		Forty-one to sixty.	1	1	
		Forty-two to sixty.	1	1	
		Forty-three to sixty.	1	1	
		Forty-four to sixty.	1	1	
		Forty-five to sixty.	1	1	
		Forty-six to sixty.	1	1	
		Forty-seven to sixty.	1	1	
		Forty-eight to sixty.	1	1	
		Forty-nine to sixty.	1	1	
		Forty to sixty-five.	1	1	
		Forty-one to sixty-five.	1	1	
		Forty-two to sixty-five.	1	1	
		Forty-three to sixty-five.	1	1	
		Forty-four to sixty-five.	1	1	
		Forty-five to sixty-five.	1	1	
		Forty-six to sixty-five.	1	1	
		Forty-seven to sixty-five.	1	1	
		Forty-eight to sixty-five.	1	1	
		Forty-nine to sixty-five.	1	1	
		Forty to seventy.	1	1	
		Forty-one to seventy.	1	1	
		Forty-two to seventy.	1	1	
		Forty-three to seventy.	1	1	
		Forty-four to seventy.	1	1	
		Forty-five to seventy.	1	1	
		Forty-six to seventy.	1	1	
		Forty-seven to seventy.	1	1	
		Forty-eight to seventy.	1	1	
		Forty-nine to seventy.	1	1	
		Forty to eighty.	1	1	
		Forty-one to eighty.	1	1	
		Forty-two to eighty.	1	1	
		Forty-three to eighty.	1	1	
		Forty-four to eighty.	1	1	
		Forty-five to eighty.	1	1	
		Forty-six to eighty.	1	1	
		Forty-seven to eighty.	1	1	
		Forty-eight to eighty.	1	1	
		Forty-nine to eighty.	1	1	
		Forty to ninety.	1	1	
		Forty-one to ninety.	1	1	
		Forty-two to ninety.	1	1	
		Forty-three to ninety.	1	1	
		Forty-four to ninety.	1	1	
		Forty-five to ninety.	1	1	
		Forty-six to ninety.	1	1	
		Forty-seven to ninety.	1	1	
		Forty-eight to ninety.	1	1	
		Forty-nine to ninety.	1	1	
		Forty to one hundred.	1	1	
		Forty-one to one hundred.	1	1	
		Forty-two to one hundred.	1	1	
		Forty-three to one hundred.	1	1	
		Forty-four to one hundred.	1	1	
		Forty-five to one hundred.	1	1	
		Forty-six to one hundred.	1	1	
		Forty-seven to one hundred.	1	1	
		Forty-eight to one hundred.	1	1	
		Forty-nine to one hundred.	1	1	
		Forty to one hundred and five.	1	1	
		Forty-one to one hundred and five.	1	1	
		Forty-two to one hundred and five.	1	1	
		Forty-three to one hundred and five.	1	1	
		Forty-four to one hundred and five.	1	1	
		Forty-five to one hundred and five.	1	1	
		Forty-six to one hundred and five.	1	1	
		Forty-seven to one hundred and five.	1	1	
		Forty-eight to one hundred and five.	1	1	
		Forty-nine to one hundred and five.	1	1	
		Forty to one hundred and ten.	1	1	
		Forty-one to one hundred and ten.	1	1	
		Forty-two to one hundred and ten.	1	1	
		Forty-three to one hundred and ten.	1	1	
		Forty-four to one hundred and ten.	1	1	
		Forty-five to one hundred and ten.	1	1	
		Forty-six to one hundred and ten.	1	1	
		Forty-seven to one hundred and ten.	1	1	
		Forty-eight to one hundred and ten.	1	1	
		Forty-nine to one hundred and ten.	1	1	
		Forty to one hundred and fifteen.	1	1	
		Forty-one to one hundred and fifteen.	1	1	
		Forty-two to one hundred and fifteen.	1	1	
		Forty-three to one hundred and fifteen.	1	1	
		Forty-four to one hundred and fifteen.	1	1	
		Forty-five to one hundred and fifteen.	1	1	
		Forty-six to one hundred and fifteen.	1	1	
		Forty-seven to one hundred and fifteen.	1	1	
		Forty-eight to one hundred and fifteen.	1	1	
		Forty-nine to one hundred and fifteen.	1	1	
		Forty to one hundred and twenty.	1	1	
		Forty-one to one hundred and twenty.	1	1	
		Forty-two to one hundred and twenty.	1	1	
		Forty-three to one hundred and twenty.	1	1	
		Forty-four to one hundred and twenty.	1	1	
		Forty-five to one hundred and twenty.	1	1	
		Forty-six to one hundred and twenty.	1	1	
		Forty-seven to one hundred and twenty.	1	1	
		Forty-eight to one hundred and twenty.	1	1	
		Forty-nine to one hundred and twenty.	1	1	
		Forty to one hundred and twenty-five.	1	1	
		Forty-one to one hundred and twenty-five.	1	1	
		Forty-two to one hundred and twenty-five.	1	1	
		Forty-three to one hundred and twenty-five.	1	1	
		Forty-four to one hundred and twenty-five.	1	1	
		Forty-five to one hundred and twenty-five.	1	1	
		Forty-six to one hundred and twenty-five.	1	1	
		Forty-seven to one hundred and twenty-five.	1	1	
		Forty-eight to one hundred and twenty-five.	1	1	
		Forty-nine to one hundred and twenty-five.	1	1	
		Forty to one hundred and thirty.	1	1	
		Forty-one to one hundred and thirty.	1	1	
		Forty-two to one hundred and thirty.	1	1	
		Forty-three to one hundred and thirty.	1	1	
		Forty-four to one hundred and thirty.	1	1	
		Forty-five to one hundred and thirty.	1	1	
		Forty-six to one hundred and thirty.	1	1	
		Forty-seven to one hundred and thirty.	1	1	
		Forty-eight to one hundred and thirty.	1	1	
		Forty-nine to one hundred and thirty.	1	1	
		Forty to one hundred and thirty-five.	1	1	
		Forty-one to one hundred and thirty-five.	1	1	
		Forty-two to one hundred and thirty-five.	1	1	
		Forty-three to one hundred and thirty-five.	1	1	
		Forty-four to one hundred and thirty-five.	1	1	
		Forty-five to one hundred and thirty-five.	1	1	
		Forty-six to one hundred and thirty-five.	1	1	
		Forty-seven to one hundred and thirty-five.	1	1	
		Forty-eight to one hundred and thirty-five.	1	1	
		Forty-nine to one hundred and thirty-five.	1	1	
		Forty to one hundred and forty.	1	1	
		Forty-one to one hundred and forty.	1	1	
		Forty-two to one hundred and forty.	1	1	
		Forty-three to one hundred and forty.	1	1	
		Forty-four to one hundred and forty.	1	1	
		Forty-five to one hundred and forty.	1	1	
		Forty-six to one hundred and forty.	1	1	
		Forty-seven to one hundred and forty.	1	1	
		Forty-eight to one hundred and forty.	1	1	
		Forty-nine to one hundred and forty.	1	1	
		Forty to one hundred and forty-five.	1	1	
		Forty-one to one hundred and forty-five.	1	1	
		Forty-two to one hundred and forty-five.	1	1	
		Forty-three to one hundred and forty-five.	1	1	
		Forty-four to one hundred and forty-five.	1	1	
		Forty-five to one hundred and forty-five.	1	1	
		Forty-six to one hundred and forty-five.	1	1	
		Forty-seven to one hundred and forty-five.	1	1	
		Forty-eight to one hundred and forty-five.	1	1	
		Forty-nine to one hundred and forty-five.	1	1	
		Forty to one hundred and fifty.	1	1	
		Forty-one to one hundred and fifty.	1	1	
		Forty-two to one hundred and fifty.	1	1	
		Forty-three to one hundred and fifty.	1	1	
		Forty-four to one hundred and fifty.	1	1	
		Forty-five to one hundred and fifty.	1	1	
		Forty-six to one hundred and fifty.	1	1	
		Forty-seven to one hundred and fifty.	1	1	
		Forty-eight to one hundred and fifty.	1	1	
		Forty-nine to one hundred and fifty.	1	1	
		Forty to one hundred and fifty-five.	1	1	
		Forty-one to one hundred and fifty-five.	1	1	
		Forty-two to one hundred and fifty-five.	1	1	
		Forty-three to one hundred and fifty-five.	1	1	
		Forty-four to one hundred and fifty-five.	1	1	
		Forty-five to one hundred and fifty-five.	1	1	
		Forty-six to one hundred and fifty-five.	1	1	
		Forty-seven to one hundred and fifty-five.	1	1	
		Forty-eight to one hundred and fifty-five.	1	1	
		Forty-nine to one hundred and fifty-five.	1	1	
		Forty to one hundred and sixty.	1	1	
		Forty-one to one hundred and sixty.	1	1	
		Forty-two to one hundred and sixty.	1	1	
		Forty-three to one hundred and sixty.	1	1	
		Forty-four to one hundred and sixty.	1	1	
		Forty-five to one hundred and sixty.	1	1	
		Forty-six to one hundred and sixty.	1	1	
		Forty-seven to one hundred and sixty.	1	1	
		Forty-eight to one hundred and sixty.	1	1	
		Forty-nine to one hundred and sixty.	1	1	
		Forty to one hundred and sixty-five.	1	1	
		Forty-one to one hundred and sixty-five.	1	1	
		Forty-two to one hundred and sixty-five.	1	1	
		Forty-three to one hundred and sixty-five.	1	1	
		Forty-four to one hundred and sixty-five.	1	1	
		Forty-five to one hundred and sixty-five.	1	1	
		Forty-six to one hundred and sixty-five.	1	1	
		Forty-seven to one hundred and sixty-five.	1	1	
		Forty-eight to one hundred and sixty-five.	1	1	
		Forty-nine to one hundred and sixty-five.	1	1	
		Forty to one hundred and seventy.	1	1	
		Forty-one to one hundred and seventy.	1	1	
		Forty-two to one hundred and seventy.	1	1	
		Forty-three to one hundred and seventy.	1	1	
		Forty-four to one hundred and seventy.	1	1	
		Forty-five to one hundred and seventy.	1	1	
		Forty-six to one hundred and seventy.	1	1	
		Forty-seven to one hundred and seventy.	1	1	
		Forty-eight to one hundred and seventy.	1	1	
		Forty-nine to one hundred and seventy.	1	1	
		Forty to one hundred and seventy-five.	1	1	
		Forty-one to one hundred and seventy-five.	1	1	
		Forty-two to one hundred and seventy-five.	1	1	
		Forty-three to one hundred and seventy-five.	1	1	
		Forty-four to one hundred and seventy-five.	1	1	
		Forty-five to one hundred and seventy-five.	1	1	
		Forty-six to one hundred and seventy-five.	1	1	
		Forty-seven to one hundred and seventy-five.	1	1	
		Forty-eight to one hundred and seventy-five.	1	1	
		Forty-nine to one hundred and seventy-five.	1	1	
		Forty to one hundred and eighty.	1	1	
		Forty-one to one hundred and eighty.	1	1	
		Forty-two to one hundred and eighty.	1	1	
		Forty-three to one hundred and eighty.	1	1	
		Forty-four to one hundred and eighty.	1	1	
		Forty-five to one hundred and eighty.	1	1	
		Forty-six to one hundred and eighty.	1	1	
		Forty-seven to one hundred and eighty.	1	1	
		Forty-eight to one hundred and eighty.	1	1	
		Forty-nine to one hundred and eighty.	1	1	
		Forty to one hundred and eighty-five.	1	1	
		Forty-one to one hundred and eighty-five.	1	1	
		Forty-two to one hundred and eighty-five.	1	1	
		Forty-three to one hundred and eighty-five.	1	1	
		Forty-four to one hundred and eighty-five.	1	1	
		Forty-five to one hundred and eighty-five.	1	1	
		Forty-six to one hundred and eighty-five.	1	1	
		Forty-seven to one hundred and eighty-five.	1	1	
		Forty-eight to one hundred and eighty-five.	1	1	
		Forty-nine to one hundred and eighty-five.	1	1	
		Forty to one hundred and ninety.	1	1	
		Forty-one to one hundred and ninety.	1	1	
		Forty-two to one hundred and ninety.	1	1	
		Forty-three to one hundred and ninety.	1	1	
		Forty-four to one hundred and ninety.	1	1	
		Forty-five to one hundred and ninety.	1	1	
		Forty-six to one hundred and ninety.	1	1	

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Cotton Workers—Dyers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	PRESENT AGE.	PER CENT.		
			American born.	Foreign born.	Total.
Under 12 years.	7	4	3	...	...
12 to 15 "	1	1	1	...	1
15 "	1	1	1	...	1
16 "	1	1	1	...	1
17 "	1	1	1	...	1
18 "	1	1	1	...	1
19 "	1	1	1	...	1
20 "	1	1	1	...	1
20 to 25 "	1	1	1	...	1
Over 25 "	1	1	1	...	1
Total	9	6	3	1	100
When began to work.					
Over sixty.					
Fifty to sixty.					
Forty-five to fifty.					
Thirty-five to forty.					
Twenty-five to thirty.					
Twenty-four.					
Twenty-three.					
Twenty-two.					
Twenty-one.					
American born.					
When began to work.					
Over sixty.					
Fifty to sixty.					
Forty-five to fifty.					
Thirty-five to forty.					
Twenty-five to thirty.					
Twenty-four.					
Twenty-three.					
Twenty-two.					
Twenty-one.					
American born.					
When began to work.					
Over sixty.					
Fifty to sixty.					
Forty-five to fifty.					
Thirty-five to forty.					
Twenty-five to thirty.					
Twenty-four.					
Twenty-three.					
Twenty-two.					
Twenty-one.					
American born.					

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
 Cotton Workers—Loom Fixers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	TOTAL	AMERICAN BORN.		FOREIGN BORN.		AMERICAN BORN.		WHEN BEGAN TO WORK.		PER CENT.
			PRESENT AGE.	PER CENT.	PRESENT AGE.	PER CENT.	PRESENT AGE.	PER CENT.	PRESENT AGE.	PER CENT.	
Under 12 years											
12 to 16 "	9	4	5	44.4							
16 "	2	1	1	50							
16 "	1			50							
17 "	1			50							
18 "	1			50							
19 "	1			50							
20 "	1			50							
20 to 25 "	12	6	6	50							
Over 25 "											
Total.....											

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.
Cotton Workers—Carders—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	TOTAL.	FOREIGN BORN.	AMERICAN BORN.	PRESENT AGE.	PER CENT.	
						WHEN BEGAN TO WORK.	AMERICAN BORN.
Under 12 years.....	1	1				Over sixty.	14.2
12 to 15 "	3	2	1		1	Fifty to sixty.	43.2
15 "						Forty-five to fifty.	66.6
16 "						Thirty-five to forty.	....
17 "						Twenty-five to thirty.	....
18 "			1	1	1	Twenty-one.	14.2
19 "			1	1	1	Twenty-two.	14.2
20 "			1	1	1	Twenty-three.	14.2
20 to 25 "			1	1	1	Twenty-four.	14.2
Over 25 "			1	1	1	Twenty-five to thirty-five.	14.2
Total.....	7	4	3	1	1	Thirtynine to thirtysixty.	100
					2	Over sixtysixty.	57.1

TABLE I—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Miscellaneous—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.	TOTAL.	PRESENT AGE.		PER CENT. American born.
			When began to work.	Over sixty.	
Under 12 years.....	1	1	2	2	6.6
12 to 15 "	9	1	1	1	13.6
15 "	1	1	1	1	6.6
16 "	1	1	1	1	6.6
17 "	1	1	1	1	6.6
18 "	1	1	1	1	6.6
19 "	1	1	1	1	6.6
20 "	1	1	1	1	6.6
20 to 25 "	2	1	1	1	13.6
Over 25 "	1	1	1	1	6.6
Total.....	15	12	3	3	100

TABLE I—SUMMARY—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADES.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN							
	Total number.	Under twelve.	Twelve to fifteen.	Sixteen.	Seventeen.	Nineteen.	Twenty to twenty-five.	Over twenty-five.
Woolen Workers—								
Weavers, males.....	250	3.2	37.2	10	12.8	4.4	8	4.4
females.....	164	7.3	40	14.6	17.7	5.4	3	1.7
Finishers, males.....	91	4.4	20.9	4.4	8.8	4.4	6.6	4.4
females.....	28	7	3.5	10	14.2	7	10	7
Giggers, males.....	125	2.4	8.8	2.4	8.2	4.8	2.4	1.6
Fullers, males.....	22	4.5	13.5	4.6	15.3	15.3	4.5	4.5
Spinners, males.....	28	26.9	34.9	15.3	6	7.3	2.8	8.5
Carders, males.....	82	4.8	25.3	4.8	25.3	20	40	4.8
females.....	5	2.4	2.4	1.2	1.2	1.2	3.6	7.2
Dyers, males.....	83	2.4	2.4	1.2	1.2	1.2	3.6	7.2
females.....	4	16	56.3	6.1	18.7	6.1	12.8	19.3
Loom fixers, males.....	33	4	28.7	14.2	4	14.2	14.2	14.2
Pickers, males.....	25	4	44.4	55.6	33.3	33.3	33.3	33.3
females.....	7	9	44.4	16.6	16.6	16.6	16.6	16.6
Dressers, males.....	9	30	14.3	14.3	42.8	42.8	10	10
Sorters, males.....	8	7	14.3	14.3	14.3	14.3	14.3	14.3
Sewers, females.....	6	16.6	16.6	16.6	16.6	16.6	16.6	16.6
Burlers, females.....	10	30	14.3	14.3	14.3	14.3	10	40
Miscellaneous, males.....								
females.....								

TABLE 1—SUMMARY—Continued.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN					
	Under twelve.	Twelve to fifteen.	Sixteen.	Seventeen.	Eighteen.	Nineteen.
Total number.	16	37	37	7	12	7
Cotton Workers—						
Spinners, males.....	33	12.1	64.5	18.1	3.1	6
Weavers, males.....	79	3.7	49.3	31.9	10.1	3.7
females.....	9	.....	77.8	.....	11.1	11.1
Dyers, males.....	12	14.2	43.2	16.6	14.2	14.2
Carders, males.....	7	6.6	13.6	6.6	6.6	13.6
Miscellaneous, males.....	15	6.6	13.6	6.6	6.6	6.6

TRADE LIFE OF WORKERS.

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TABLE 1—SUMMARY—Continued.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN					
	Total number.	Under twelve.	Twelve to fifteen.	Teenager.	Twenty to twenty-five.	Over twenty-five.
Bakers.....	938	3.3	26.9	7.5	22.8	0
Bricklayers and masons	1,022	.....	4	2.6	19.6	20.6
Carpenters.....	2,732	.8	18	5	19.1	13.4
Cigarmakers.....	1,061	2.3	21.2	9.7	17.2	12.3
Glassblowers, green bottle, flint, prescription.....	514	.....	8.0	0.4	16.2	17.3
Cutters, window.....	126	.....	8.1	9.5	19.1	16.7
Master shearers	39	.....	.....	2.6	6.1	12.8
Flatteners, window.....	149	.....	.....	2.7	2	4.7
Cutters, window.....	39	.....	.....	2.6	26.2	6.1
Pointmakers	76	.....	1.8	9.2	19.7	2.6
Slopper grinders	15	.....	.....	.....	.....	1.7
Flat finishers.....	26	.....	.....	12	12	10
Makers	1,257	8	6	4	11	52.5
Poinciers.....	1,247	1.2	15.7	11.1	18.2	27.9
	73	5.5	9.6	6.5	15.1	4.1

TABLE 1—SUMMARY—Continued.

OCCUPATION.	TOTAL NUMBER.	PER CENT. BEGAN TO WORK AT TRADE WHEN										
		UNDER TWELVE.	TWELVE TO THIRTEEN.	THIRTEEN.	FOURTEEN.	SIXTEEN.	SEVENTEEN.	EIGHTEEN.	NINETEEN.	TWENTY.	TWENTY-ONE.	OVER TWENTY-FIVE.
Leather Workers—												
Jappers.....	258	2	16	10	13	15	11.2	5.4	10.4	12	5	
Leather makers.....	198	.5	7.5	3	7.5	5	5.6	11.4	11.4	21.6	35	
Curriers.....	125	.8	16.8	12	38.4	20	9.6	.....	1.6	.....	.8	
Beamsmen.....	111	.9	24.3	3.6	4.6	5.4	6.3	.....	12.6	28.8	13.6	
Tanners.....	194	.....	29.3	2	5.2	5.2	7.8	2	9.8	16.5	22	
Splitters.....	76	6.6	11.8	11.8	8	19.8	10.5	6.6	10.5	6.6	7.8	
Grainers.....	38	.....	18.4	8	32	10.6	10.6	2.7	2.7	8	8	
Tackers.....	83	6.1	21.3	.....	15.1	3	9.1	9.1	12.1	6.1	12.1	
Buffers.....	14	.....	57.2	14.3	14.3	14.3	16.6	16.6	16.6	7.1	7.1	
Shavers.....	6	.....	16.6	16.6	16.6	16.6	16.6	16.6	16.6	9.2	9.2	
Softeners.....	22	.....	4.5	4.5	4.5	4.5	4.5	22.8	22.8	31.8	9	
Finishers.....	49	.....	18.3	6.1	10.2	30.7	8.2	8.2	8.2	10.2	6.1	

TABLE 1—SUMMARY Continued.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN									
	Total number.	Under twelve.	Twelve to fifteen.	Fifteen.	Eighteen.	Nineteen.	Twenty.	Twenty to twenty-five.	Over twenty-five.	
Miners of iron ore.....	1,269	8.5	28.6	5.9	10	3.8	5.6	46	7.2	14
Potters—										
Mouldmakers.....	23	13.6	54.6	18.2	13.6	7.1	11.1	4	...	1
Jiggersmen.....	99	8.1	28.3	18.2	22.2	9.8	14.6	4.9	2.4	...
Turners.....	41	12.2	29.2	22	19.4	19.4	9.7	6.4	...	3.2
Handlers.....	81	9.7	32.2	17.2	17.8	7.4	6.4	2	1.6	.7
Presers.....	465	8.6	38.4	66.7	...	...	...	...	...	...
Throwers.....	3	33.3	36.7	7.7	11.5	7.7	11.5	7.7	3.9	16.3
Saggersmakers.....	26	3.9	26.9	4	11.8	11.8	19.9	8.8	11.5	3.9
Kilnmen.....	287	3	11.1	6.7	20	13.3	10	20	3.3	5.8
Dippers.....	30	6.7	41.1	7.4	8.8	10.3	2.9	2.9	7.4	1.5
Decorators.....	68	13.3	22	18	12	10	14	6	6	...
Packers and warehousemen.....	50	6	...	...	...	...	...	...	...	...
Painters.....	1,235	...	8.3	3.4	12.5	13.1	17.2	9.6	10.9	20
Plumbers.....	661	...	1.8	1.8	16.3	23.4	46.5	5.5	4.5	1.2
Printers.....	462	.6	17.3	12.1	20.8	15.7	9.1	4	15.7	.4

TABLE 1—SUMMARY—Continued.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN										
	Total number.	Under twelve.	Twelve to fifteen.	Teen.	Sixteen.	Nineteen.					
Railroad locomotive engineers as trainmen.....	449	.4	2.2	2.9	6	5.8	10.7	5.3	15.8	39.7	11.2
engineers.....	449	.....	.....	.....	.....	.....	.....	.9	2.7	20.7	75.1
Railroad locomotive firemen as trainmen	411	.....	1.5	1.6	2.2	5.1	8	7.1	15.8	44.5	14.3
firemen	411	.....	.....	.....	.....	.....	.....	1.2	3.4	11.2	41.2
Railroad conductors as trainmen.....	368	.....	1	2.7	3.2	3.1	7	9	15	41.6	17.4
freight.....	315	.....	.....	.....	.....	.....	.....	3	3	1.5	21.6
passenger.....	97	.....	.....	.....	.....	.....	.....	.....	.....	13.4	86.6
Railroad brakemen as trainmen.....	1,446	.....	.5	.6	2.1	3.2	6.8	7.3	19.3	46.7	13.5
freight.....	1,193	.....	.5	.5	1.8	2.5	6.6	7.5	19	46.7	14.7
passenger.....	252	.....	.....	.....	.....	.....	.....	.4	1.7	2.7	50.8
Railroad switchmen as trainmen.....	112	.....	.9	.9	2.7	5.3	9	9.8	14.3	35.7	21.4
switchmen.....	112	.....	.....	.....	.....	.....	.....	1.7	3.6	5.4	31.3
Railroad wipers.....	74	.....	.....	.....	.....	5.4	5.4	14.9	16.2	28.4	29.7
Stonecutters.....	701	7	56.9	9	11	10.7	4.1	.9	.4	.....	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE.

Woolen Workers—Weavers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	At work at respective ages.		Average number of years at work.
			American born.	Foreign born.	
21 years	16	9	7	7	56.2
22 " "	9	2	.....	.....	22.2
23 " "	12	6	6	50	36.6
24 " "	9	5	4	55.5	44.5
25 " "	12	4	8	33.3	66.7
26 to 30 " "	50	19	31	38	62
30 to 35 " "	47	20	27	42.5	57.5
35 to 40 " "	39	24	15	61.5	38.5
40 to 45 " "	17	6	11	35.2	64.8
45 to 50 " "	14	4	10	28.3	71.7
50 to 60 " "	17	2	15	28.5	71.5
Over 60 " "	8	.....	8	.....	100
Total.....	250	101	149	.....	40.4
Average age.....	32	.....	.....	.....	59.6
					100
					16

TABLE 2 SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Weavers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.		At work at respective ages.	Average number of years at work.
		American born.	Foreign born.		
21 years.....	22	10	12	45.4	13.4
" "	8	7	3	87.5	4.9
22 "	14	11	3	78.3	6
23 "	19	12	7	63.1	9.3
24 "	16	11	5	68.7	11.5
25 "	42	27	15	64.3	7.4
25 to 30 "	25	19	6	76	8.6
30 to 35 "	10	6	4	60	25.6
35 to 40 "	6	3	3	50	14.5
40 to 45 "	1	1	1	100	17.3
45 to 50 "	1	1	1	100	.7
50 to 60 "	1	1	1	100	.7
Over 60.....	164	106	58	61.6	39
Total.....	27			35.4	13
Average age.....				....	....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Finishers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	At work at respective ages.		Average number of years at work.
			American born.	Foreign born.	
21 years	6	4	.....	.....	4
22 "	3	1	.....	.....	5
23 "	5	3	.....	.....	5.4
24 "	4	1	.....	.....	6
25 "	2	2	.....	.....	5
25 to 30 "	16	5	11	.....	17.5
30 to 35 "	17	4	13	.....	18.6
35 to 40 "	11	7	4	.....	12
40 to 45 "	6	3	3	.....	9
45 to 50 "	11	4	7	.....	6.3
50 to 60 "	9	2	7	.....	20
Over 60 "	1	1	.....	.....	1.1
Total.	91	33	58	.....	100
Average age.	31	.....	.....	.....	12.5

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Finishers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.		At work at respective ages.	Average number of years at work.
		American born.	Foreign born.		
21 years	3	2	1	33.4	10.7
" 22 "	3	1	2	33.3	10.7
" 23 "	3	3	0	100	5
" 24 "	2	2	0	100	5
" 25 "	3	1	2	33.3	10.7
25 to 30 "	8	3	5	37.5	6.2
30 to 35 "	2	1	1	50	8
35 to 40 "	1	0	1	100	10
40 to 45 "	3	0	3	100	7
45 to 50 "	1	0	1	100	3.2
50 to 60 "	26	11	17	39.2	100
Over 60 "	25	0	0	100	7
Total age.....	28	11	17	39.2	100.8
Average age.....	25	0	0	100	7

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Giggers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.		PER CENT.		Average number of years at work. ages.	At work at respective ages.
	Total.	American born.	Foreign born.	American born.		
21 years.....	4	3	1	76	25	3.2
22 "	2	2	2	100	100	4
23 "	...	...	...	100	100	...
24 "	4	4	4	100	100	4
25 "	...	...	...	100	100	...
25 to 30 "	22	4	18	18.1	81.9	16.7
30 to 35 "	27	9	18	33.3	66.7	21.6
35 to 40 "	14	2	12	14.3	85.7	11.2
40 to 45 "	8	1	7	12.5	87.5	7.3
45 to 50 "	18	2	16	11.1	88.9	14.4
50 to 60 "	20	2	20	20	33.3	11
Over 60 "	6	2	4	100	100	16
Total	125	23	102	18.4	81.6	100
Average age.....	33					11.5

TABLE 1—SUMMARY—Continued.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN					
	Total number.	Under twelve.	Twelve to fifteen.	Teen.	Eighteen.	Nineteen.
Leather Workers—						
Japaners.....	258	2	16	10	13	16
Leather makers.....	198	.5	7.5	3	7.5	5
Curriers.....	125	.8	16.8	12	38.4	20
Beamsmen.....	111	.9	24.3	3.6	4.5	5.4
Tanners.....	194	.....	29.3	2	5.2	5.2
Splitters.....	76	6.6	11.8	11.8	8	19.8
Grainers.....	38	.....	18.4	8	32	10.6
Tackers.....	33	6.1	21.3	.....	15.1	15.1
Bunters.....	14	57.2	14.3	.....	14.3	14.3
Shavers.....	6	16.6	4.5	4.5	4.5	4.5
Softeners.....	22	.....	4.5	4.5	4.5	4.5
Finishers.....	49	18.3	6.1	10.2	30.7	8.2
					Over twenty-five.	
					5	
					35	
					.8	
					21.6	
					12	
					11.4	
					11.4	
					1.6	
					28.8	
					9.8	
					10.5	
					6.6	
					10.5	
					6.6	
					7.8	
					2.7	
					8	
					8	
					12.1	
					12.1	
					7.1	
					16.6	
					9.2	
					31.8	
					9	
					10.2	
					6.1	
					2	

TABLE 1-SUMMARY Continued.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN							Over twenty-five.
	Under twelve.	Twelve to thirteen.	Thirteen to fourteen.	Fourteen to fifteen.	Fifteen to sixteen.	Sixteen to seventeen.	Seventeen to eighteen.	
Miners of iron ore.....	8.5	28.6	5.9	10	3.8	5.6	4.6	7.2
Total number.....	1,289							11.9
Potters—								
Mouldmakers.....	22	13.6	54.6	18.2	13.6	7.1	11.1	4
Jiggersmen.....	99	8.1	28.3	18.2	22.2	4.9	14.6	4.9
Turners.....	41	12.2	29.2	22	9.8	7.4	9.7	6.4
Handlers.....	31	9.7	32.2	19.4	19.4	7.4	6.4	2
Presers.....	455	8.6	38.4	17.2	17.8	7.4	6.4	1.5
Throwers.....	3	33.3	66.7	7.7	11.5	7.7	11.5	7.7
Saggermakers.....	26	3.9	26.9	7.7	11.5	11.8	19.9	8.8
Kilnmen.....	297	3	11.1	4	11.8	11.8	19.9	11.5
Dippers.....	20	6.7	16.7	20	13.3	10	20	8.8
Decorators.....	68	13.3	41.1	7.4	8.8	10.3	2.9	7.4
Packers and warehousemen.....	50	6	22	18	12	10	14	6
Painters.....	1,235	.....	8.3	8.4	12.5	13.1	17.2	9.6
Plumbers.....	661	....	1.8	1.8	15.3	23.4	46.5	5.5
Printers.....	462	.6	17.3	12.1	20.8	15.7	9.1	4

TABLE 1—SUMMARY—Continued.

OCCUPATION.	PER CENT. BEGAN TO WORK AT TRADE WHEN										
	Total number.	Under twelve.	Twelve to fifteen.	Teen.	Sixteen.	Nineteen.					
Railroad locomotive engineers as trainmen.....	449	.4	2.2	2.9	6	5.8	10.7	5.3	15.8	39.8	11.2
engineers.....	449	.....	.....	.....	2	.4	.4	.9	2.7	20.7	75.1
Railroad locomotive firemen as trainmen	411	.....	1.5	1.5	2.2	5.1	8	7.1	16.8	44.6	14.3
firemen	411	.....	.....	.5	.2	2.4	1.2	3.4	11.2	41.2	40
Railroad conductors as trainmen.....	368	.....	1	2.7	3.2	3.1	7	9	15	41.6	17.4
freight.....	315	.....	.....	.....	.....	3	3	3	1.5	21.6	76
passenger.....	97	.....	.....	.....	.....	.....	.....	.....	13.4	86.6	.....
Railroad brakemen as trainmen.....	1,445	.....	.5	.6	2.1	3.2	6.8	7.3	19.3	46.7	13.5
freight.....	1,193	.....	.5	.5	1.8	2.5	6.6	7.5	19	46.7	14.7
passenger.....	252	.....	.....	.....	.4	1.7	2.7	4.8	13.5	50.8	26
Railroad switchmen as trainmen.....	112	.....	.9	.9	2.7	5.3	9	9.8	14.3	35.7	21.4
switchmen.....	112	.....	.....	.....	1.7	1.7	3.6	3.6	5.4	31.3	52.7
Railroad wipers.....	74	.....	.....	.....	.....	5.4	5.4	14.9	16.2	28.4	29.7
Stonecutters.....	701	7	56.9	9	11	10.7	4.1	.9	.4	.....	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE.

Woolen Workers—Weavers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	At work at respective ages.		Average number of years at work.
			American born.	Foreign born.	
21 years	16	9	7	7	56.2
22 " "	9	2	.....	.....	22.2
23 " "	12	6	6	6	50
24 " "	9	5	4	5	55.5
25 " "	12	4	8	4	44.5
25 to 30 " "	50	19	31	8	33.3
30 to 35 " "	47	20	27	7	38.5
35 to 40 " "	39	24	15	9	35.2
40 to 45 " "	17	6	11	5	71.7
45 to 50 " "	14	4	10	6	28.3
50 to 60 " "	17	2	15	8	28.5
Over 60 " "	8	.....	.....	.....	71.5
Total	250	101	149	52	59.6
Average age.....	32	.....	.....	.....	100
					16

TABLE 2 SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Weavers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.		Average number of years at work. ages.	Average number of years at work.
		American born.	Foreign born.		
21 years.....	22	10	12	45.4	54.6
" "	8	7	1	87.5	12.5
22 "	14	11	3	78.3	21.7
23 "	19	12	7	63.1	36.9
24 "	16	11	5	68.7	31.3
25 to 30 "	42	27	15	64.3	35.7
30 to 35 "	25	19	6	76	24
35 to 40 "	10	6	4	60	40
40 to 45 "	6	3	3	50	50
45 to 50 "	1	1	1	100	100
50 to 60 "	1	1	1	100	100
Over 60.....	.....	.....	.....	.....	.....
Total.....	164	106	58	61.6	35.4
Average age.....	27	.....	.....	100	13

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Finishers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	At work at respective ages.		Average number of years at work.
			American born.	Foreign born.	
21 years	6	2	4	.....	66.7
22 "	3	2	1	.....	33.7
23 "	5	2	3	40	5
24 "	4	1	3	25	5.4
25 "	2	1	2	75	4.3
26 to 30 "	16	5	11	100	2.1
30 to 35 "	17	4	13	31.2	5
35 to 40 "	11	7	4	23.5	8
40 to 45 "	6	3	3	63.6	18.6
45 to 50 "	11	4	7	50	12
50 to 60 "	9	2	7	36.3	9.3
Over 60 "	1	1	.....	22.2	1.1
Total.	91	33	68	100	12.5
Average age.	31	.....	.....	36.2	100

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Finishers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.		Average number of years at work.
		At work at respective ages.	American born.	
21 years	3	2	66.6	38.4
22 "	3	1	33.3	66.7
23 "	3	2	100	10.7
24 "	2	1	100	10.7
25 "	3	2	33.3	66.7
25 to 30 "	8	3	37.5	62.5
30 to 35 "	2	1	50	50
35 to 40 "	3	3	100	10.7
40 to 45 "	3	3	100	7
45 to 50 "	1	1	100	3.2
50 to 60 "	28	11	39.2	60.8
Over 60 "	25	17	100	7
Total age.....	28	11	39.2	60.8
Average age.....	25	17	100	7

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woollen Workers—Giggers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.		PER CENT.		Average number of years at work.
	Total.	American born.	Foreign born.	At work at respective ages.	
21 years.....	4	3	1	76	7.2
22 "	2	"	2	100	4
23 "	4	"	4	100	4
24 "	4	"	4	100	3.2
25 "	22	4	18	18.1	16.7
25 to 30 "	27	9	18	33.3	8
30 to 35 "	14	2	12	14.3	54
35 to 40 "	8	1	7	85.7	11.2
40 to 45 "	18	2	16	12.5	6.9
45 to 50 "	20	"	20	11.1	7
50 to 60 "	6	2	4	33.3	14.4
Over 60 "	"	"	"	100	11
Total.....	125	23	102	18.4	16
Average age.....	33	"	"	100	11.5

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woollen Workers—Fullers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE number of years at work.	
			At work at respective ages.	Average.
21 years...				
22 "				
23 "				
24 "				
25 "				
25 to 30 "				
30 to 35 "				
35 to 40 "				
40 to 45 "				
45 to 50 "				
50 to 60 "				
Over 60 "				
Total...	22	3	19	13.6
Average age.....	30			9
			86.4	100

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Spinners—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.		PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.
	Total.	American born.		
21 years	3	2	1	6.1
22 " "	1	1	100	6
23 " "	1	1	100	3
24 " "	1	1	100	3
25 " "	2	2	100	3
25 to 30 " "	3	3	100	9
30 to 35 " "	4	3	100	10.1
35 to 40 " "	5	1	100	12
40 to 45 " "	2	1	100	11.6
45 to 50 " "	4	1	100	15.2
50 to 60 " "	4	1	100	16.1
Over 60 " "	.....	.....	.....	23
Total.....	26	15	11	57.6
Average age.....	37	.....	.....	100
			42.4	14.7

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Carders—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			At work at repective ages.	Average number of years at work.
Total.			Beginning to decline.	Beginning to decline.
American born.			American born.	American born.
Foreign born.			Foreign born.	Foreign born.
Beginning to decline.			Beginning to decline.	Beginning to decline.
At work at repective ages.			At work at repective ages.	At work at repective ages.
21 years.....	8	2	25	75
22 " "	4	4	40	100
23 " "	5	2	16.6	83.4
24 " "	6	1	100	100
25 " "	1	1	45	55
25 to 30 " "	20	9	43.7	56.3
30 to 35 " "	16	7	54.5	45.5
35 to 40 " "	11	6	50	50
40 to 45 " "	3	3	50	50
45 to 50 " "	4	2	50	50
50 to 60 " "	2	1	50	50
Over 60 " "	2	1	50	50
Total.....	82	31	51	62.8
Average age.....	34	.....	.....	100

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Oarders—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.		
			At work at respective ages.	Foreign born.	American born.
21 years.....	1	1	100	20	4
22 "	1	1	100	20	3
23 "	1	1	100	20	3
24 "	1	1	100	20	3
25 "	1	1	100	20	3
25 to 30 "	1	1	100	20	8
30 to 35 "	1	1	100	20	8
35 to 40 "	1	1	100	20	7
40 to 45 "	1	1	100	20	5
45 to 50 "	1	1	100	20	5
50 to 60 "	5	5	100	100	54
Over 60 "	32	32	100	100	54
Total.....	32	32	100	100	54
Average age....					

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE - Continued.

Woolen Workers—Dyers - Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.		PER CENT.		At work at respective ages.	Average number of years at work.
	Total.	American born.	Foreign born.	American born.		
21 years...	3	1	2	33.3	66.7	3.6
" " "	3	2	1	66.6	33.4	3.6
22 "	3	2	1	100	100	5
23 "	1	1	1	100	100	6
24 "	1	1	1	100	100	3
25 "	2	1	1	100	100	24
25 to 30 "	15	3	12	20	80	7
30 to 35 "	9	9	9	100	100	11.3
35 to 40 "	11	1	10	9	91	13.4
40 to 45 "	8	8	8	100	100	6
45 to 50 "	13	13	13	100	100	8
50 to 60 "	13	13	5	100	100	22
Over 60 "	5	5	5	100	100	6
Total.....	83	7	76	8.4	91.6	100
Average age.....	37					10.7

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Dyers—Females.

PRESENT AGE	WHOLE NUMBER REPORTED	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			BEGINNING TO DECLINE.	AMERICAN BORN.
21 years.....	Total.		Foreign born.	American born.
22 "				
23 "				
24 "				
25 "				
25 to 30 "				
30 to 35 "				
35 to 40 "				
40 to 45 "				
45 to 50 "				
50 to 60 "				
Over 60 "				
	4		4	
	45			
Total.....				100
Average age.....				5

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Loom Fixers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	At work at respective ages.		Average number of years at work.
			American born.	Foreign born.	
21 years.....	.....	.....	.....	.....	.....
22 "	1	1	100	61	1
23 "	1	1	100	61	1
24 "	1	1	100	61	1
25 "	1	1	100	61	1
25 to 30 "	4	4	100	25.2	9
30 to 35 "	4	3	100	25.2	14.4
35 to 40 "	4	2	75	25.2	18.3
40 to 45 "	1	1	50	25.2	21
45 to 50 "	1	1	100	61	23
50 to 60 "	1	1	100	61	29
Over 60 "	.....	.....	.....	.....	.....
Total...	16	11	6	68.7	18.1
Average age.....	36	.....	.....	31.3	100

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE TO DECLINE—Continued.

Woolen Workers—Pickers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	At work at respective ages.		Average number of years at work.
			American born.	Foreign born.	
21 years.....
22 "
23 "
24 "
25 "	1	4	.....
25 to 30 "	1	4	.....
30 to 35 "	7	7	.....
35 to 40 "	1	1	.....
40 to 45 "	6	6	.....
45 to 50 "	3	3	.....
50 to 60 "	6	6	.....
Over 60 "	5	5	.....
Total.....	33	.....	33	.....	100
Average age.....	40	.....	40	.....	9.9

TABLE 2 -SHOWING AGES OF JOURNEYMEN AT WORK--THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE--Continued.

Woollen Workers--Pickers--Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE number of years at work.	
			At work at respective ages.	Average number of years at work.
Total.				
American born				
Foreign born.				
Beginning to decline.				
Beginning to decline.				
American born				
Foreign born.				
Beginning to decline.				
American born				
Foreign born.				
Beginning to decline.				
Total.	2	2		
21 years.....	1	1		
22 "	2	2		
23 "	1	1		
24 "	1	1		
25 "	2	2		
25 to 30 "	3	3		
30 to 35 "	7	7		
35 to 40 "	4	4		
40 to 45 "	2	2		
45 to 50 "	4	4		
50 to 60 "	2	2		
Over 60 "	4	4		
Total age.....	25	25		
Average age.....	37	37		

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Dressers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	Average number of years at work.							
			Total.	Beginning to decline.	Foreign born.	American born.	Foreign born.	Beginning to decline.	At work at respective ages.	Average number of years at work.
21 years.....										
22 "										
23 "										
24 "										
25 "										
25 to 30 "				1	1	1			100	14.2
30 to 35 "				1	1	1			100	14.2
35 to 40 "				3	3	3			100	14.2
40 to 45 "				2	1	1			50	28.8
45 to 50 "										28.8
50 to 60 "										
Over 60 "										
Total.....	36	7	1	6					14.2	35.8
Average age.....										18

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Sorters—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK AT RESPECTIVE AGES.	
			At work born. Foreign born. American born.	Beginning to decline. Foreign born. American born.
21 years.....				
22 "				
23 "				
24 "				
25 "				
25 to 30 "	3	1	75	25
30 to 35 "	3	3	100	33.3
35 to 40 "	3	3	100	33.3
40 to 45 "				
45 to 50 "				
50 to 60 "				
Over 60 "				
Total.....	9	1	88.8	11.2
Average age.....	3			18

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Sewers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	Average number of years at work.	
			At work at respective ages.	Average
21 years.....	1	1	100	7
22 "	1	1	100	9
23 "	1	1	100	2
24 "	1	1	100	33.3
25 "	1	1	100	33.3
25 to 30 "	1	1	100	33.3
30 to 35 "	1	1	100	33.3
35 to 40 "	1	1	100	33.3
40 to 45 "	1	1	100	33.3
45 to 50 "	1	1	100	33.3
50 to 60 "	1	1	100	33.3
Over 60 "	1	1	100	33.3
Total.....	3	3	100	100
Average age.....	24			6

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Burlers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			American born.	Foreign born.
21 years.....	2	2	100	100
" "	1	1	100	100
22 " .....	.....	.....	.....	.....
23 " .....	.....	.....	.....	.....
24 " .....	.....	.....	.....	.....
25 " .....	.....	.....	.....	.....
25 to 30 " .....	.....	.....	.....	.....
30 to 35 " .....	.....	.....	.....	.....
35 to 40 " .....	.....	.....	.....	.....
40 to 45 " .....	.....	.....	.....	.....
45 to 50 " .....	.....	.....	.....	.....
50 to 55 " .....	.....	.....	.....	.....
Over 50 " .....	.....	.....	.....	.....
Total.....	6	6	1	1
Average age.....	30	30	88.3	16.7
			100	100
			8	8

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Miscellaneous—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			At work at respective ages.	Total.
21 years.....	.....	.....	.....	.....
22 "	.....	.....	.....	.....
23 "	.....	.....	.....	.....
24 "	.....	.....	.....	.....
25 "	.....	.....	.....	.....
25 to 30 "	1	1	100	10
30 to 35 "	2	2	100	20
35 to 40 "	1	1	100	20
40 to 45 "	1	1	100	10
45 to 50 "	1	1	100	10
50 to 60 "	3	1	33.3	33
Over 60 "	2	2	100	20
Total.....	10	3	70	100
Average age.....	47	.....	.....	28

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Miscellaneous—Females.

PRESENT AGE	WHOLE NUMBER REPORTED	PER CENT.	At work at respective ages.	
			Beginnings to decline.	Average number of years at work.
Total.	1	100	14.3	3
American born.	1	100	42.8	7
Foreign born.	3	100	14.3	10
Beginnings to decline.	1	50	28.6	7.2
Total.	7	71.4	28.6	100
Average age.	24	71.4	28.6	100

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Spinners—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE number of years at work.	
			At work at respective ages.	Average
21 years.....				
22 "				
23 "				
24 "				
25 "				
25 to 30 "				
30 to 35 "				
35 to 40 "				
40 to 45 "				
45 to 50 "				
50 to 60 "				
Over 60 "				
Total.....	16	10	6	7
Average age.....	43	.....	39	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Weavers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE number of years at work.	
			At work at respective ages.	Average
Total.		100	6	85
American born.				
Foreign born.				
Beginning to decline.				
American born.				
Foreign born.				
Beginning to decline.				
Total.		100	6	85
21 years.....				
22 "	2	2		
23 "	2	2		
24 "	2	2		
25 "	12	9	2	16.6
25 to 30 "	5	5	1	20
30 to 35 "	7	6	3	42.7
35 to 40 "	2	2		
40 to 45 "	1	1		
45 to 50 "	1	1		
50 to 60 "	3	3	2	16.6
Over 60 "	33	24	8	24.2
Total.....	33	24	8	27.3
Average age.....	31	34	9	100

TABLE 2 -SHOWING AGES OF JOURNEYMEN AT WORK--THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE--Continued.

Cotton Workers--Weavers--Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	At work at respective ages.		Average number of years at work.
			American born.	Foreign born.	
21 years.....	2	2	100	100	2.5
22 " "	3	2	66.6	83.4	3.8
23 " "	3	3	100	100	3.8
24 " "	6	5	83.3	16.7	7.6
25 " "	34	32	94.1	5.9	43.2
25 to 30 " "	16	12	75	25	20.3
30 to 35 " "	9	8	88.8	11.2	11.4
35 to 40 " "	2	2	100	100	2.5
40 to 45 " "	1	1	100	100	1.2
45 to 50 " "	1	1	100	100	2.5
50 to 60 " "	2	2	100	100	4.0
Over 60 " "	79	70	21	26.5	11.4
Total age.....	30	30	100	100	14.8

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Dyers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			At work at respective ages.	Average number of years at work.
Total.			Foreign born.	89.6
American born.			Beginning to decline.	86.6
Total.			Foreign born.	86.6
American born.			Beginning to decline.	83.4
Total.			Foreign born.	83.4
American born.			Beginning to decline.	83.4
21 years...	1	1	100	11.1
22 "	1	1	100	11.1
23 "	1	1	100	11.1
24 "	1	1	100	11.1
25 "	3	2	100	11.1
25 to 30 "	3	3	100	11.1
30 to 35 "	1	1	100	11.1
35 to 40 "	1	1	100	11.1
40 to 45 "	1	1	100	11.1
45 to 50 "	1	1	100	11.1
50 to 60 "	1	1	100	11.1
Over 60 "	1	1	100	11.1
Total age...	9	6	66.6	33.4
Average age...	34	3	100	16.4

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE.

Cotton Workers—Loom Fixers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			BEGINNING TO DECLINE.	ENDING TO DECLINE.
21 years.....				
22 "				
23 "				
24 "				
25 "				
25 to 30 "				
30 to 35 "				
35 to 40 "				
40 to 45 "				
45 to 50 "				
50 to 60 "				
Over 60 "				
Total.....	43	12	6	5
Average age.....			32	41.6
				50
				100
				27.7

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Carders—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			At work at respective ages.	Average number of years at work.
21 years...				
22 "				
23 "				
24 "				
25 "				
25 to 30 "	1	1		14.4
30 to 35 "	1	1		14.4
35 to 40 "	1	1		14.4
40 to 45 "	1	1		14.4
45 to 50 "	1	1		14.4
50 to 60 "	2	1		14.4
Over 60 "	7	4	3	14.2
Total.....	46	45	46	42.9
Average age.....				28.2

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Miscellaneous—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.	PER CENT.	AVERAGE NUMBER OF YEARS AT WORK.	
			At work at respective ages.	Average number of years at work.
21 years.....	.....	.....	.....	.....
22 "	.....	.....	.....	.....
23 "	.....	.....	.....	.....
24 "	.....	.....	.....	.....
25 "	.....	.....	.....	.....
25 to 30 "	.....	.....	.....	.....
30 to 35 "	.....	.....	.....	.....
35 to 40 "	.....	.....	.....	.....
40 to 45 "	.....	.....	.....	.....
45 to 50 "	.....	.....	.....	.....
50 to 60 "	.....	.....	.....	.....
Over 60.....	.....	.....	.....	.....
Total.....	15	12	3	5
Average age.....	40	...	...	41
				33.3
				80
				20
				100
				20
				13
				18
				23
				6.6
				6.6
				29
				6.6
				49
				21.8

TABLE 2—SUMMARY 1—SHOWING AGES OF JOURNEYMEN AT WORK.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF										AVERAGE.	Number of years at work.
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-six.	Twenty-seven.	Twenty-eight.	Twenty-sixty.	Over sixty.		
Woolen Workers—													
Weavers, males.....	250	6.4	3.6	4.8	3.6	4.8	20	18.8	16.6	6.8	3.2	32	11.3
females.....	164	13.4	4.9	8.5	11.5	9.8	26.6	15.2	6	3.7	0.7	27	14.3
Finishers, males.....	91	6.5	3.2	5.4	4.3	2.1	17.5	18.6	12	7.5	12	31	13.3
females.....	28	10.7	10.7	10.7	7.1	10.7	28.1	7.1	10.7	10.7	3.2	25	7.4
Giggers, males.....	125	3.2	1.6	3.2	3.2	4.5	16.7	21.6	11.2	7.3	14.4	33	18.5
Fullers, males.....	22	18.1	18.1	18.1	18.1	18.1	18.1	18.1	18.1	4.5	13.6	30	18.4
Spinners, males.....	26	11.5	8.8	8.8	7.6	7.6	11.6	15.2	19.9	7.6	15.2	37	26.4
Carders, males.....	82	9.7	4.8	6	7.3	1.2	24.1	19.5	13.4	3.6	4.8	34	30.1
females.....	5	20	20	20	20	20	20	20	20	20	20	32	16.4
Dyers, males.....	83	3.6	3.6	3.6	1.2	2.4	18	10.8	13.4	9.6	15.7	6	37
females.....	4	4	4	4	4	4	4	4	4	4	50	45	5
Loon fixers, males.....	16	.....	.....	6.1	.....	.....	6.1	26.2	26.2	6.1	.....	36	21.3
Pickers, males.....	33	.....	.....	.....	3	12.1	21.2	3	18.1	9	18.1	40	18.3
females.....	25	8	4	4	4	4	8	12	28	16	8	37	7.4
Dressers, males.....	7	.....	.....	.....	.....	.....	14.2	42.8	28.8	.....	.....	36	18
Sorrels, males.....	9	.....	.....	.....	.....	.....	33.3	33.3	33.3	.....	.....	31	19
Sewers, females.....	3	.....	.....	33.3	33.3	33.3	33.3	33.3	33.3	.....	.....	24	6
Buriers, females.....	6	33.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	10	10	30	11
Miscellaneous, males.....	10	14.3	42.8	14.3	10	2	28.6	28.6	28.6	10	20	47	29
females.....	7	14.3	42.8	14.3	10	2	28.6	28.6	28.6	10	20	24	7.1

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-six.	Thirty-five to forty-five.	Thirty-five to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Age.	Number of years at work.	AVERAGE.	
															PER CENT. AT PRESENT AT WORK AT THE AGE OF	
Cotton Workers—																
Spinners, males.....	16	.....	6	.....	.....	12.5	25	12.5	25	12.5	12.5	43	27.7		
Weavers, males.....	33	.....	2.5	3.8	3.8	36.3	13.6	21.1	6	4	4	9	31	19.6	
females	79	.....	.....	11.1	11.1	43.2	20.3	11.4	2.5	1.2	1.2	2.5	30	14.8	
Dyers, males	9	.....	.....	.....	.....	33.3	33.3	11.1	11.1	.....	.....	34	34	16.4	
Loom fixers, males.....	12	.....	.....	.....	.....	25	16.6	8.4	16.6	25	8.4	43	27.7		
Carders, males.....	7	.....	.....	.....	.....	14.4	14.4	14.4	14.4	14.4	14.4	2.8	2.8	28.2	
Miscellaneous, males.....	15	.....	.....	.....	6.6	20	20	13.6	6.6	.....	.....	36.6	6.6	40	21.8
Bakers.....	933	3.9	5.8	4.7	4.7	3.4	24.7	15.5	14.6	10.2	6.7	5.2	1.3	33.4	16.9	
Bricklayers and masons.....	1,022	.3	1.3	2.1	2.8	1.6	13	18.3	22.8	15.3	13.7	7.2	.6	36.4	18.5	
Carpenters	2,732	1.4	2.2	2.5	4.4	2.5	17.7	17.7	16.7	11.3	12.2	10.6	.8	36.5	18.7	

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	PER CENT. AT PRESENT AT WORK AT THE AGE OF						AVERAGE.
	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-six to thirty.	
Total number.	1,061	5.3	5.1	7.1	5.6	5.3	27
Cigarmakers	514	.4	.6	2.2	2.5	4.1	24
Glassblowers—	126	.....	.8	4	11.1	24.6	19.9
Green bottle—	39	.....	10.8	2.5	15.4	12.8	3.3
Flin, prescription—	149	2	5.3	2.7	2	2.5	27.8
regular	39	.....	2.6	2.6	2.6	12.8	15.4
Window—	76	4	7.9	4	1.3	18.4	17.1
Flatteners	57	.....	.....	.....	5.3	22.8	21
Cutters	15	.....	.....	.....	6.7	6.7	33.3
Master shearers	25	.....	.....	4	4	24	44
Potmakers .....	.....	.....	.....	.....	.....	.....	20
Stopper grinders .....	.....	.....	.....	.....	.....	.....	4
Hat finishers	1,257	3	5	5	6.5	4	28.5
Makers	1,247	2.3	2.2	3.4	5.5	4.5	31.9
Pouncers	73	1.3	1.3	1.8	2.8	4.1	24.7
Miners of iron ore	1,269	1.6	3.1	3.9	8.7	4.7	26.2

TABLE 2-SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF										AVERAGE.
		Age.					Number of years at work.					
Leather Workers—												
J spanners.....	258	6.1	3.1	7.3	5.1	2.6	19.2	21.6	16.8	7.3	5.4	4.4
Leather makers.....	198	2.6	.5	3.1	3.1	4.2	25.8	14.6	19.7	10	9	6.5
Curriers.....	125	1.6	1.6	.8	.8	.8	8.8	12	23.2	12.8	19.2	13.6
Beamsmen.....	111	.9	1.1	1.1	1.1	2.7	1.2	9	14.4	22.5	36	12.6
Tanners.....	194	.5	1	.5	.5	1	8.2	13.5	27.3	15.4	16.6	9.8
Splitters.....	76	2.6	2.6	5.3	5.3	3.9	19.7	14.5	23.6	5.3	11.9	4.7
Grainers.....	38	18.1	6.2	2.8	2.8	2.8	21	23.6	29	10	2.8	1.3
Tackers.....	33	18.1	6	9.1	9.1	9.1	21.3	21.3	12.2	3	3	6
Bufflers.....	14	14	7.1	7.1	17	17	13.3	28.6	7.1	36.8	50	17
Shavers.....	16	22.7	9.6	17	17	17	17	17	17	50	50	7.1
Softeners.....	22	22.7	9.6	2	9.1	10.2	18.2	18.2	18.2	4.5	9.1	9.1
Finishers.....	49	22.7	9.6	2	6.1	10.2	18.3	14.2	14.2	22.8	14.2	10.2
												2

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF						AVERAGE.		
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Thirty-five to thirty-five.	Fifty to fifty-five.	Over sixty.	Number of years at work.
Potters—										
Moldmakers.....	22	18.2	9.1	5.1	3	20.2	13.6	22.7	9.1	4.6
Jiggers.....	99	3	4	7.3	9.8	2.4	4.8	22.2	14.2	8.1
Turners.....	41	9.8	3.2	3.2	9.7	5.7	7.9	12.2	7.3	9.8
Handlers.....	31	3.2	5.1	7.7	5.7	7.9	4.6	3.2	9.3	6.5
Pressers.....	455	9	3	7.7	5.1	5.7	7.9	27	16.5	13
Throwers.....	3	2.4	5.1	4.4	4.4	4.4	3.4	26.9	30.8	19.3
Saggersmakers.....	26	7.4	6.7	5.9	5.9	4.4	3.4	29.3	19.5	16.5
Kilnmen.....	297	2.4	5.1	4.4	4.4	4.4	3.4	20	16.7	16.7
Dippers.....	30	3.3	7.4	7.4	5.9	5.9	4.4	16.7	16.7	16.7
Decorators	68	7.4	2	4	4	8	4.4	39.5	16.7	4.4
Packers and warehousemen.....	50	6	6	4	4	8	8	30	26	10
Painters	1,235	.7	2.3	3	4.3	3.8	18.4	21	22	9.6
Plumbers.....	661	1.3	4.5	3.3	7.1	5	18.7	28	17.9	7.1
Printers.....	462	3.2	4.8	3.7	5	4.3	22.1	28.2	15	6.7

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF										AVERAGE.
		Twenty-one.	Twenty-two.	Twenty-four.	Twenty-five.	Twenty-six to thirty-five.	Thirty-five to forty-five.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Railroad—												
Locomotive engineers.....	449	.....	.....	.....	.4	7.1	14.5	16.2	19.6	23.8	16	2.4
as trainmen.....	449	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13.5
Locomotive firemen.....	411	2.2	1.5	4.6	3.4	4.9	32.6	26.3	17.7	4.9	1.2	.7
as trainmen.....	411	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31.4
Conductors as trainmen—	368	.....	.....	.....	.3	.5	1.4	10.1	16.3	22.5	18.8	20.4
freight.....	271	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.5
passenger	97	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	40.7
Brakemen as trainmen—	1,445	3.3	4	6.5	6.7	6.8	33	18.8	13	3.5	2.5	.7
freight.....	1,183	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18.2
passenger	252	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10.2
Switchmen...—	112	5.4	1.8	4.5	1.8	2.6	12.5	11.6	20.5	10.7	17	11.6
as trainmen.....	112	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	37
Wipers	74	24.4	6.8	5.8	5.4	2.7	12.1	10.8	9.5	8.5	8	4
Stonecutters....	701	8	1.7	2.7	3.7	3.5	19	27.1	27.4	6.5	5	1.8

TABLE 2—SUMMARY 2—SHOWING AGES OF AMERICAN BORN JOURNEYMAN.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF							
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five to thirty.	Thirty to thirty-five.	Forty-five to fifty.	Over sixty.
Woolen Workers—										
Weavers, males.....	250	101	56.2	22.2	50	55.5	33.3	42.5	61.5	40.4
females.....	164	106	45.4	87.5	78.3	63.1	68.7	76	60	64.6
Finishers, males.....	91	33	33.3	66.3	40	25	31.2	23.5	63.6	36.2
females.....	28	11	66.6	33.3	100	.....	33.3	87.5	50	38.3
Giggers, males.....	125	23	75	.....	25	.....	18.1	33.3	14.3	39.2
Fullers, males.....	22	3	.....	100	25	.....	25	.....	12.5	11.1
Spinners, males.....	26	15	75	100	100	100	100	75	20	3.3
Carders, males	82	31	25	.....	40	16.6	100	45	43	18.4
Dyers, males	5	7	33.3	.....	.....	86.6	.....	20	.....	13.8
Loom fixers, males.....	4	16	11	.....	100	.....	100	100	75	57.6
Pickers, males.....	33	.....	.....	.....	100	.....	100	100	50	37.7
females.....	26	1	.....	.....	.....	.....	.....	.....	50	.....
Dressers, males.....	7	1	.....	.....	.....	.....	.....	.....	50	14.2
Sorters, males.....	9	8	.....	.....	.....	.....	.....	75	100	88.8
Sewers, females.....	3	3	.....	.....	100	100	100	100	100	100
Buriers, females, males	6	5	100	100	.....	.....	.....	100	100	33.3
Miscellaneous, females	10	3	5	.....	100	100	100	100	50	30
	7	5	.....	.....	.....	.....	.....	.....	.....	71.4

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF										Total per cent. American born.
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-six to thirty-five.	Thirty-five to forty-five.	Forty-five to fifty-five.	Fifty to sixty.	Over sixty.	
Cotton Workers—													
Spinners, males.....	16	10	.....	.....	.....	.....	16.6	20	42.7	.....	50	50	62.5
Weavers, males.....	33	24	.....	.....	.....	.....	94.1	75	88.8	100	100	100	72.7
females.....	79	70	100	66.6	100	83.3	16.6	100	100	100	100	100	88.6
Dyers, males	9	6	.....	.....	.....	.....	100	100	100	100	100	100	66.6
Loom fixers, males.....	12	6	.....	.....	.....	.....	100	100	100	100	100	100	50
Carders, males.....	7	4	.....	.....	.....	.....	100	100	100	100	100	100	57.1
Miscellaneous, males.....	15	12	.....	.....	.....	100	100	100	100	100	100	100	80
Bakers.....	933	249	41.6	60	31.5	36.3	28	33	26.6	20	18	17.4	8.3
Bricklayers and masons.....	1,022	635	67	100	91	86.2	94	78	84	69	44	32	37
Carpenters.....	2,732	1,822	80	86.6	82.3	84.5	75.3	80	65	67.5	54.7	54.1	54
													66.6

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF							Total per cent. American born.						
	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five to thirty-four.	Thirty-five to thirty-nine.	Fifty to fifty-five.							
Cigarmakers.....	698	84	83.3	66.6	70	68.4	69.4	71.2	59.2	48.6	36.6	40	50	65.8
Glassblowers—	1,061													
Green bottle.....	514	499	100	100	100	90.5	97.6	97.8	96.9	98.6	92.9	100	100	97.1
Flint, prescription.....	126	98	20	100	100	100	87.1	76	57.1	45.5	90.9	71.4	71.4	77.7
regular.....	39	20	100	100	100	100	40	66.7	45.5	20	....	....	....	51.3
Window.....	149	145	100	100	100	100	100	100	90	100	71.4	100	100	97.3
Flatteners.....	39	39	100	100	100	100	100	100	100	100	100	100	100	100
Cutters.....	76	76	100	100	100	100	100	100	100	100	100	100	100	100
Master shearers.....	57	42	100	100	100	100	100	100	100	91.6	100	100	100	91.2
Potmakers.....	15	11	25	25	25	100	100	100	100	80	50	75	75	73.3
Stopper grinders.....	25	25	25	25	25	100	100	100	100	100	100	100	100	100
Hat finishers.....	1,257	888	87	80	70	80	61	78	75	64	56	45	38	62
Makers.....	1,247	647	58.6	74.1	71.4	67.6	66	65.3	51.8	27.7	17.2	12.8	6.5	35.7
Pouncers.....	73	41	100	100	100	100	61	57	41	86	86	86	37	56

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF						Total per cent. American born.
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-six to thirty-five.	
Leather Workers—									
Japanners.....	258	197	87.5	90	100	90	71.4	80.8	74.2
Leather makers.....	198	53	60	100	83.2	66.6	75	23.5	34.5
Curers	125	55	50	100	100	100	63.6	66.6	61.7
Beaumsmen.....	111	5	50	100	100	100	33.4	50	20
Tanners.....	194	25	100	50	50	66.6	50	25	19.2
Splitters	76	40	100	50	50	50	66.6	80	63.6
Grainers.....	38	30	100	100	100	100	100	100	72.2
Tackers	33	24	83.3	100	100	100	100	100	77.7
Buffers.....	14	6	6	100	100	100	100	100	76
Shavers.....	6	4	20	50	50	50	50	50	100
Softeners.....	22	4	20	50	50	50	50	50	50
Finishers.....	49	32	50	100	100	100	100	100	100
Miners of iron ore	1,269	502	80	85	70	50.5	45	48	45.5

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Thirty-five.	Forty-five.	Fifty-five.	Fifty to sixty.	Over sixty.	Total per cent. American born.		
Potters—															
Mouldmakers.....	22	5	50	50	60	66.7	33.3	50	27.3	23.5	7.1	50	50	22.7	22.7
Jigermen	99	36	33.3	75	66.7	75	100	44.4	20	20	20	20	20	35.3	35.3
Turners.....	41	14	75	75	75	100	100	66.7	50	33.3	33.3	33.3	33.3	34.1	34.1
Handlers	31	17	100	100	100	100	100	57.1	40	33.9	33.9	33.9	33.9	54.9	54.9
Pressers.....	455	223	56.1	43.5	73.1	61.1	57.1	69.1	40	33.9	33.9	33.9	33.9	49	49
Throwers.....	26	9	100	100	100	100	100	100	14.3	62.5	20	20	20	20	20
Saggersmakers	297	133	71.4	60	38.5	77	50	52.9	48.3	46.9	46.9	46.9	46.9	34.6	34.6
Kilnmen.....	30	11	100	100	100	100	100	100	83.3	20	20	20	20	48.8	48.8
Dippers.....	68	23	100	60	50	33.3	75	29.7	25	25	25	25	25	36.7	36.7
Decorators	50	30	100	100	50	75	75	73.3	53.8	20	20	20	20	33.8	33.8
Packers and warehousemen	1,235	887	88.8	93.1	94.4	90.6	91.8	83.7	81.1	66.4	51.2	47.8	42.6	50	50
Painters.....	661	545	88.8	96.6	95.4	93.6	94	85.5	86	77.1	66	46.6	46.6	60	60
Plumbers.....	462	364	93	90	76.5	90.9	85	82.3	78.2	75.3	68	70.6	70.6	60	60
Printers															79

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF										Total per cent. American born
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-six.	Twenty-seven.	Twenty-eight.	Twenty-nine.	Twenty-sixty.	
Railroad—													
Locomotive engineers.....	449	431	88.8	100	86	95	87.5	95.4	91.6	98	97.2	99	100
Locomotive firemen.....	411	395	85.7	98	100	100	98	98.3	99	85	100	66.6	96.1
Conductors	368	357	98	90	98	90.2	97	94.7	98	94.2	98	100	50
Brakemen.....	1,445	1,362	71	50	80	100	66.6	60	95.4	92.2	92.1	86.1	97
Switchmen.....	112	51	88.8	100	75	75	50	66.6	50	92.3	78.2	68.3	90
Wipers	74									71.4	85.7	33.3	100
Stonecutters.....	701	116	17	41.6	74	58	32	21	12	9	15	8	68.6
													16.5

TABLE 3—SUMMARY SHOWING AGES OF JOURNEYMAN BEGINNING TO DECLINE.

OCCUPATION.	TOTAL NUMBER.	PER CENT. BEGINNING TO DECLINE OF THOSE AT PRESENT AT WORK AT THE AGE OF	AVERAGE NUMBER OF YEARS AT WORK WHEN BEGAN TO DECLINE.		
			At work.	Beginning to decline.	Total per cent. beginning to decline.
Cotton workers—					
Spinners, males.....	16	7	7	43.7	39
Weavers, males.....	33	8	8	24.2	34
Weavers, females.....	79	21	20	26.5	30
Loom fixers, males.....	12	5	5	41.6	32
Carders, males.....	7	1	1	14.2	45
Miscellaneous, males.....	15	15	15	33.3	41
					21.8

TABLE 3—SUMMARY*—Continued.

OCCUPATION.	TOTAL NUMBER.	PER CENT. BEGINNING TO DECLINE OF THOSE AT PRESENT AT WORK AT THE AGE OF										Average number of years at work when began to decline.	
		At work.	Beginning to decline.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-six.	Twenty-seven.	Twenty-eight.		
Bakers.....	933	57	6.3	1.3	3.7	6	3.2	22.2	31.2	58.3	6.2	47	28.2
Bricklayers and masons.....	1,022	85	7.7	9.1	14	6.2	3	4	8.2	10.2	8.5	33	23.9
Carpenters.....	2,735	175	1.4	...	...	1	1.4	2.1	4.2	8.3	34.7	50	6.5
Cigarmakers.....	1,061	104	1.8	1.7	1.8	5.3	10.9	10.8	12.5	36.6	60	58	9.8
Glassblowers—													
Green bottle	514	182	...	...	19	5.6	11.3	33.8	44.1	76.4	98.2	100	35.4
Flint, prescription	126	37	...	...	10	24	23.8	72.7	72.7	100	...	29.4	38
regular	39	2	...	...	...	...	...	5	...	33.3	100	...	5.1
Window.....	149	9	...	...	...	...	...	...	...	42.1	...	6	50
Glass—													
Flatteners, window.....	39	3	...	...	...	...	...	...	...	16.7	100	7.7	53.6
Cutters, window.....	76	6	...	...	...	...	...	...	...	75	...	18.7	27.7
Master shearers.....	57	10	...	...	...	...	...	...	...	25	100	...	7.9
Potmakers	16	8	...	...	...	...	...	...	...	50	...	75	53.3

*No leather or woollen workers or stonecutters were reported under this head.

TABLE 3—SUMMARY—Continued.

TABLE 3—SUMMARY—Continued.

OCCUPATION.	TOTAL NUMBER.	PER CENT. BEGINNING TO DECLINE OF THOSE AT PRESENT AT WORK AT THE AGE OF										AVERAGE NUMBER OF YEARS AT WORK WHEN BEGAN TO DECLINE.
		At work.	Beginning to decline.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Thirty-five to forty-five.	Forty-five to fifty.	Over sixty.	
Painters.....	1,235	158	3.7	2.2	6	10	31.1	25.7	54.1	80	12.8	37.3
Plumbers.....	661	116	3.2	1.6	....	3.2	35.5	30	16.1	5	6.4	34
Printers.....	462	98	13.3	5	....	3.8	8.4	17.4	19	41	7.1	50
Railroad—												
Locomotive engineers.....	449	133	33.3	6.2	....	9.4	12.3	8.8	21.6	42	65.3	70
Locomotive firemen.....	411	23	....	....	....	10.6	3.7	2.7	4.1	10	60	....
Conductors.....	368	88	....	....	50	....	6	6.6	6	13	41.1	50
Brakemen.....	1,445	88	....	5.1	6.3	5.1	3	4	6.2	8.6	25	54
Switchmen.....	112	27	....	....	....	....	....	....	....	....	46.1	24.1

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMAN
HAVE WORKED AT TRADES.

Woolen Workers.

	Number of years at work.		Weavers, men.		Weavers, women.		Finishers, men.		Finishers, women.		Giggers.		Fullers.		Spinners.		Carders, men.		Carders, women.		Dyers, men.	
1	1	1	1	1	2	2	4	4	1	1	9	8	3	4	1	1	10	7	7	1	7	4
2	4	4	4	4	4	4	4	4	1	1	12	17	1	1	1	1	4	7	7	1	7	7
3	5	5	5	5	5	5	5	5	1	1	5	5	5	5	5	5	3	3	3	1	3	3
4	6	6	6	6	6	6	6	6	1	1	1	1	1	1	1	1	6	6	6	1	6	6
5	15	15	15	15	13	10	8	8	1	1	17	8	5	5	5	5	4	4	4	1	4	4
6	15	15	15	15	10	8	8	8	1	1	12	17	1	1	1	1	7	7	7	1	7	7
7	18	18	18	18	11	7	7	7	1	1	17	8	5	5	5	5	4	4	4	1	4	4
8	11	11	11	11	21	21	21	21	1	1	12	17	1	1	1	1	7	7	7	1	7	7
9	16	16	16	16	11	11	11	11	1	1	17	8	5	5	5	5	4	4	4	1	4	4
10	6	6	6	6	12	12	12	12	1	1	12	17	1	1	1	1	6	6	6	1	6	6
11	7	7	7	7	14	14	14	14	1	1	17	8	5	5	5	5	4	4	4	1	4	4
12	8	8	8	8	15	15	15	15	1	1	12	17	1	1	1	1	7	7	7	1	7	7
13	10	10	10	10	7	7	7	7	1	1	12	17	1	1	1	1	4	4	4	1	4	4
14	14	14	14	14	7	7	7	7	1	1	12	17	1	1	1	1	6	6	6	1	6	6
15	10	10	10	10	3	3	3	3	1	1	12	17	1	1	1	1	3	3	3	1	3	3
16	5	5	5	5	4	4	4	4	1	1	12	17	1	1	1	1	2	2	2	1	2	2
17	8	8	8	8	6	6	6	6	1	1	12	17	1	1	1	1	2	2	2	1	2	2
18	8	8	8	8	6	6	6	6	1	1	12	17	1	1	1	1	3	3	3	1	3	3
19	7	7	7	7	6	6	6	6	1	1	12	17	1	1	1	1	2	2	2	1	2	2
20	7	7	7	7	2	2	2	2	1	1	12	17	1	1	1	1	1	1	1	1	1	1
21	8	8	8	8	3	3	3	3	1	1	12	17	1	1	1	1	1	1	1	1	1	1
22	8	8	8	8	2	2	2	2	1	1	12	17	1	1	1	1	1	1	1	1	1	1
23	5	5	5	5	2	2	2	2	1	1	12	17	1	1	1	1	1	1	1	1	1	1
24	5	5	5	5	1	1	1	1	1	1	12	17	1	1	1	1	1	1	1	1	1	1
25	3	3	3	3	1	1	1	1	1	1	12	17	1	1	1	1	1	1	1	1	1	1
26	3	3	3	3	1	1	1	1	1	1	12	17	1	1	1	1	1	1	1	1	1	1
27	5	5	5	5	1	1	1	1	1	1	12	17	1	1	1	1	1	1	1	1	1	1

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYEMEN
HAVE WORKED AT TRADES.

Woolen Workers.

Number of years at work.	Dyers, women.	Loom fixers.	Pickers, men.	Pickers, women.	Dressers.	Sorters.	Sewers.	Burlers.	Miscellaneous, men.	Miscellaneous, women.
1				1						
2	1			2						
3	1			5						
4				5						
5				3						
6	1			1						
7				1						
8				1						
9	1	1	1	1						
10		1		1						
11		1	2							
12			1	1	1					
13		1				1				
14		2	1			2		1		
15			2	1	1	1				
16		1		1				1		
17					1					
18		1				1				
19		4	1			1				
20			1			1			1	
21						1				
22		1								
23		1			1					
24			1			1			1	
25						1				
26										
27					1					

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMAN
HAVE WORKED AT TRADES—Continued.

Woolen Workers.

	Number of years at work.	Weavers, males.	Weavers, females.	Finishers, males.	Finishers, females.	Giggers.	Fullers.	Spinners.	Carders, males.	Carders, females.	Dyers, males.
28				1				1			
29		4		2				2			
30		3	1	1					1		1
31											
32		1		1							
33		2									1
34		1		1		1					
35		5									1
36				1		1			1		
37		1		1							
38		1						1			
39		4	1								
40		1					2				
42		3					1				
43		1									
44					1		1				1
45		1									1
46		1									
49		1									
50		1			1				1		
52									1		
53									1		
54		1									
55		1									
56		1									
60		1									

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMAN
HAVE WORKED AT TRADES—Continued.

Woolen Workers.

	Number of years at work.	Dyers, females.	Loom fixers.	Pickers, males	Pickers, females.	Dressers.	Sorters.	Sewers.	Burlers.	Miscellaneous, males.	Miscellaneous, females.
28											
29											
30											
31			1								
32			1								
33			1							1	
34											
35											
36											
37			1							1	
38		1									
39										2	
40											
42											
43			1								
44											
45										1	
46											
49											
50											
52											
53											
54											
55											
56											
60											

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYEMEN HAVE WORKED AT TRADES—Continued.

Cotton Workers.

	NUMBER OF						
	Spinners, males.	Weavers, males.	Weavers, females.	Dyers, males.	Loom fixers, males.	Carders, males.	Miscellaneous, males.
1							
2							
3							
4							
5							
6							
7							
8							
9							
10	1	3	6	1			1
11		1	3				1
12		2	12				1
13		1	6				1
14		1	8	2		1	2
15	1	1	4	2			
16	1	2	8		2		
17		1	5		1		
18		2	4	1	1		
19		2	3	1		1	2
20	1	2	2		1		1
21		1	1		1		
22	1	1	5		1		
23	1	2	3	1		1	1

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMAN
HAVE WORKED AT TRADES—Continued.

Cotton Workers.

Number of years at work.	NUMBER OF						
	Spinners, males	Weavers, males.	Weavers, females.	Dyers, males.	Loom fixers, males.	Carders, males.	Miscellaneous, males.
24						1	1
25	1	2		1			
26	...		3				
27	1				1		
28	1						
29		1					1
30	1	1					
31		1					
32	1	1			1		
33						1	
34							
35	1						
36	1						
37	1						1
38					1		1
39	1	1					
40			1		1		1
41					1		
42							
43							
44					1		
45			1			1	
48	1	2	1			1	1

TABLE 4-SUMMARY—SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES.

OCCUPATION.	PER CENT. AT WORK FROM Total number of journeymen.	AVERAGE NUMBER OF YEARS AT WORK.							
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty.	Twenty-five to thirty-five.	Thirty-five to forty-five.	Forty-five to fifty.	Over sixty.
Woolen Workers—									
Weavers, males.....	25.0	12.4	26.4	19.6	13.6	10.4	6.4	3.6	1.6
females.....	164	14	34.8	33.6	12.8	3	1.2	.6	13.3
Finishers, males.....	91	30	24.2	16.4	9.8	8.7	6.5	2.2	3.2
females.....	28	42.9	39.2	14.2	3.7	4	4.5	.8	7.4
Giggers.....	126	23.2	39.2	20	9.6	4	4.5	.8	1.5
Fullers.....	59	18.7	18.7	4.5	4.5	3.8	19.2	4.5	9
Spinners.....	26	3.8	30.8	3.8	23.2	3.8	11.6	3.8	14.7
Carders, males.....	82	26.7	37.9	10.9	9.8	7.3	3.7	1.2	2.4
females.....	5	60	40	33.7	16.9	4.8	6	3.6	5.4
Dyers, males.....	83	30.1	50	50	50	50	50	50	10.7
females.....	4	12.5	25.5	37.5	18.7	18.7	18.7	18.7	5
Loom fixers, males.....	16	48.5	18.2	18.2	8	3	3	6.3	18.1
females.....	25	48	36	8	4	4	4	3	9.0
Pickers, males.....	7	14.3	33.3	44.4	28.6	14.3	14.3	28.6	6.9
females.....	9	33.3	66.6	44.4	22.2	33.4	33.4	33.4	18
Sewers, females.....	3	50	16.6	16.7	16.7	16.7	16.7	16.7	6
Buriers, females, males.....	6	20	10	10	10	10	10	10	8
Miscellaneous, males.....	10	20	10	10	10	10	10	10	28
females.....	7	28.6	57.1	14.8	14.8	14.8	14.8	14.8	7.1

TABLE 4—SUMMARY—Continued.

OCCUPATION.	PER CENT. AT WORK FROM	AVERAGE NUMBER OF YEARS AT WORK.								
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty.	Twenty to twenty-five.	Thirty to thirty-five.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.
Colton Workers—										
Spinners.....	16	6.2	6.2	12.2	18.7	12.4	18.7	6.2	27.7	
Weavers, males.....	32	19	19	25	16	9	8.1	6	19.6	
females.....	77	11	49.3	19.5	11.7	4	1.3	1.3	14.8	
Dyers.....	9	11.1	44.4	22.2	22.2	.....	.....	.....	16.4	
Loom fixers.....	12	.....	33.3	16.6	8.3	8.3	16.6	16.6	27.7	
Cordwainers.....	7	.....	14.3	14.3	28.6	14.3	14.3	14.3	28.2	
Miscellaneous.....	15	6.6	26.7	20	18.3	6.6	20	6.6	21.8	
Bakers.....	933	11.7	20.8	19.8	15.4	13.1	4.4	3	.8	.5
Bricklayers and masons.....	1,022	8.5	16.1	21.1	22.5	16.3	11.5	5.6	.7	.3
Carpenters.....	2,735	8.5	19.5	16	15.8	15.2	9.8	8.8	2	.2

TABLE 4—SUMMARY—Continued.

OCCUPATION.	Total number of journeymen.	PER CENT. AT WORK FROM										Average number of years at work.
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty-five.	Twenty-five to thirty-five.	Thirty to thirty-five.	Thirty-five to forty-five.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	
Cigarmakers.....	1,081	15.4	26.1	20.9	16.8	7.5	5.2	3.8	2	.6	.3	14.4
Glass workers.....	1,040	7.8	28.7	16	16.6	10.4	7.3	6.6	5	1.5	1.7	16.7
Blowers.....	828	6.9	28.4	16.2	16.1	11.2	8	6.9	6.6	1.7	1	17.2
Green bottle.....	514	8	29	16	13.1	13.2	9	8.5	6.4	4	....	18.3
Dint, prescription.....	126	2.4	30.9	16.1	24.6	8.7	7.9	6.4	4	....	....	16.8
Regular.....	389	17.9	15.4	20.5	20.5	12.8	10.3	....	....	2.6	....	15.2
Window.....	149	21.5	28.8	16.8	12.8	6	4	3.3	5.4	1.4	....	14.1
Flatteners, window.....	389	12.8	28.2	6.1	18	12.8	5.1	7.7	7.7	2.6	....	18.7
Cutter, window.....	76	11.8	22.4	11.8	23.7	5.3	6.6	9.2	7.9	1.3	....	18
Master shears.....	57	12.3	42.1	17.5	21.1	1.8	3.5	1.8	....	....	....	12.7
Potmakers.....	15	13.3	13.3	26.7	20	20	6.7	....	....	....	....	15.7
Stopper grinders.....	25	....	32	28	32.1	8	....	....	....	....	....	14.2
Hatters.....	2,577	9.1	26.8	21	16.2	10.9	6.9	4.5	2.1	1.3	.6	1
Finishers.....	1,267	10.4	27.7	20.9	17.4	11.3	6.1	3.8	1.7	.7	.2	15.3
Makers.....	1,247	8.3	26.2	19.7	14.2	10.6	7.6	5.8	3.5	2	.9	15.5
Pounders.....	73	24.7	....	....	30.1	21.9	9.6	4.1	....	1.4	....	16.8

TABLE 4—SUMMARY—Continued.

OCCUPATION.	PER CENT. AT WORK FROM Total number of journeymen.	AVERAGE NUMBER OF YEARS AT work.										
		One to five.	Five to ten.	Ten to fifteen.	Twenty to twenty-five.	Thirty to thirty-five.	Forty to forty-five.	Fifty to fifty-five.	Over sixty.			
Leather Workers—												
Jappers.....	258	12	28.6	27.1	13.4	12.8	4.6	2.7	.7	3	13.4	
Leather makers.....	198	56	2.7	8.3	8	5	3	3	3	3	11.6	
Curriers.....	125	1.6	5	9.8	9	26.2	15.6	18.2	6	5	28.3	
Beamsmen.....	111	1.8	11.7	10.8	18.9	24.4	16.2	12.7	.8	5	25.6	
Tanners.....	194	7.7	10.3	11.3	10.3	23.7	19	8	5.7	5	21.5	
Splitters.....	78	3.9	13.1	16.2	24.3	12.8	13.1	6.5	4.9	4.9	19.6	
Grainers.....	38	5.2	15.7	23.6	19.4	23.1	7.8	5.2	..	..	18.1
Tackers.....	33	39.3	24.2	12.1	9.3	12.1	3	..	..	..	8.1
Buffers.....	14	14.2	7.1	28.5	14.2	14.2	7.5	7.3	7	..	2.7	
Soldiers.....	22	54.5	14	9	9	4.5	4.5	4.5	..	..	12.1
Shavers.....	6	2	38.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	11.1	
Finishers.....	49	2	18.3	24.4	12.2	26.9	8.1	6.1	2	..	12.4	
Miners of iron ore.....	1,289	20	20.5	17.7	13.6	8	6.5	5.3	4.8	2	1.4	.3

TABLE 4—SUMMARY—Continued.

OCCUPATION.	PER CENT. AT WORK FROM Total number of journeymen.	Average number of years at work.			
		One to five.	Ten to fifteen.	Fifteen to twenty-five.	Twenty-five to thirty-five.
Potters.....	1,122	6.6	27.7	23.5	17.6
Mouldmakers.....	22	4.5	37.3	4.5	9.1
Jigermen.....	99	6.1	12.1	21.2	26.3
Turners.....	41	2.4	36.6	19.5	9.8
Handlers.....	31	6.5	12.9	38.7	12.9
Pressers.....	455	5.3	30.1	25.5	15.6
Throwers.....	3	...	19.2	38.4	33.3
Saggersmakers.....	26	...	11.1	30.3	19.5
Kilnmen.....	297	11.1	30.3	19.5	18.5
Dippers.....	30	3.3	6.7	23.4	13.3
Decorators.....	68	2.9	35.3	30.9	17.7
Packers and warehousemen.....	50	8	32	20	28
Painters.....	1,235	9	26	20	18.8
Plumbers.....	681	7	27	25.6	20.6
Printers.....	472	4.8	29.6	29.2	17

TABLE 4—SUMMARY—Continued.

OCCUPATION.	PER CENT. AT WORK FROM		AVERAGE number of years at work.
	ONE TO FIVE.	FIVE TO TEN.	
Railroad—			
Locomotive engineers as trainmen engineers	.2	6.9	16.5
Locomotive engineers	21	23.1	20.7
Locomotive firemen as trainmen... firemen...	24.6	38.5	27.5
Locomotive firemen	43.1	46.2	7.5
Conductors as trainmen... freight.... passenger	2.2	11.4	23.7
Conductors	368	32.1	17.3
Brakemen as trainmen... freight..... passenger...	1,445	39.3	33.5
Brakemen	1,193	40.5	34
Passenger...	252	50.4	30.1
Switchmen as trainmen... switchmen	112	20.5	11.6
Switchmen	112	42	20.5
Wipers.....	74	66.2	12.2
Stonecutters.....	701	2.5	11.8
Total number of journeymen.	449	21	23.1
One to five.			
Ten to thirteen.			
Thirteen to twenty.			
Twenty to twenty-five.			
Twenty-five to thirty-five.			
Thirty-five to forty-five.			
Forty to forty-five.			
Forty-five to fifty.			
Fifty to sixty.			
Over sixty.			
Average number of years at work.			

TABLE 5—SHOWING NATIVITY OF JOURNEYMEN.

OCCUPATION.	PLACE OF BIRTH.	Miscellaneous foreign countries.					
		New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.
Woolen Workers—	American born.						
Weavers, males.....	101	149	22	7	1	19	4
females.....	106	58	6	3	2	5	4
Finishers, males.....	91	58	30	2	1	4	38
females.....	18	11	17	10	2	1	44
Giggers, males.....	125	23	10	23	4	1	12
Fullers, males.....	22	3	19	.....	.....	2	6
Spinners, males.....	26	15	11	9	5	2	67
Carders, males.....	82	31	61	12	2	2	17
females.....	5	1	4	.....	.....	2	2
Dyers, males.....	83	7	76	3	.....	6	58
females.....	4	.....	4	.....	.....	1	4
Loom fixers, males.....	16	11	5	9	.....	3	1
Picklers, males.....	33	.....	33	2	.....	.....	31
females.....	25	.....	25	.....	.....	1	8
Dressers, males.....	7	1	6	.....	.....	.....	4
Sorters, males.....	9	8	1	8	.....	1	.....
Severs, females.....	3	3	.....	.....	.....	1	.....
Buriers, females.....	6	5	1	5	1	1	1
Miscellaneous, males.....	10	3	7	2	1	5	1
females.....	7	6	2	4	1	1	1

TABLE 6—SHOWING NATIVITY OF JOURNEYMEN—Continued.

OCCUPATION.	Total number reported.	American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	Italy.	Miscellaneous foreign countries.
PLACE OF BIRTH											
Cotton Workers—	16	10	6	8	4	6	6	2	3	3	3
Spinners, males.....	33	24	9	23	6	3	3	1	1	1	1
Weavers, males.....	79	70	6	53	5	3	3	1	1	1	1
females	9	6	6	6	5	5	5	1	1	1	1
Dyers, males.....	12	6	6	6	4	4	4	3	3	3	3
Loom fixers, males.....	7	4	4	4	3	3	3	2	2	2	2
Carders, males.....	15	12	3	12	3	3	3	1	1	1	1
Miscellaneous, males.....											

TABLE 6—SUMMARY—SHOWING NATIVITY OF JOURNEYMEN.

OCCUPATION.	PER CENT.	PER CENT. BORN IN							Unclassified foreign countries.		
		American born.	Foreign born.	New Jersey.	Ireland.	Scotland.	Germany.	Russia.			
Total number reported.	996	36.8	63.2	29.6	4.9	2.4	1	5.2	.7	39.5	
Woolen workers.....	171	77.2	22.8	67.2	18.4	3.5	...	1.7	.5	3.5	
Cotton workers.....	933	26.8	73.2	18.5	7.5	2.6	1.7	55.2	...	1	5.3
Bakers.....	1,022	62.1	37.9	40	7.3	17.5	1.4	7.3	...	.4	3.8
Bricklayers and masons.....	2,732	66.6	33.4	58.5	5.6	6.6	2.4	12.3	...	.3	6
Carpenters.....	1,061	65.8	34.2	46.2	.5	.6	.1	18	7.7	.2	6
Cigarmakers	1,040	93.2	6.8	84.4	.9	1.8	...	4	...	...	7
Glass workers.....	828	92	8	83.6	1	1.9	...	1.1	...	...	4
Blowers	514	97.1	2.9	88.3	.4	1.3	...	4.6	...	...	1.6
green bottle.....	126	77.8	22.2	63.5	...	6.3	...	14.3	...	...	2.7
flint, prescription.....	39	51.3	48.7	46.1	10.3	2.7	...	33.3	...	...	7
Regular	149	97.3	2.7	94	1.4	...	...	.7	...	...	...
window.....	39	100	...	100	...	...	...	...	...	...	...
Flatteners, window.....	76	100	...	95	...	...	...	...	...	...	...
Cutters, window.....	67	91.2	8.8	84.2	1.8	5.3	...	1.8	...	...	...
Master shears.....	15	73.3	26.7	66.7	...	...	...	20	...	...	7
Sloper grinders.....	25	100	...	68	...	...	...	...	...	...	...

TABLE 6—SUMMARY—Continued.

OCCUPATION.	PER CENT.		PER CENT. BORN IN				Unclassified foreign countries.
	Total number reported.	American born.	New Jersey.	England.	Ireland.	Scotland.	
Hatters.....	2,577	56.5	43.5	44.7	12.6	13.1	5.9
Finishers.....	1,257	68.2	31.8	55.5	8.6	8.7	22.5
Makers.....	43.8	66.2	34	5.6	16	17.9	7.8
Pouncers.....	56.1	43.9	41.1	2.7	27.4	8.2	4.2
Leather Workers—							
J spanners	268	76.3	23.7	70.9	2.7	9.7	5
Leather makers.....	198	26.7	73.3	24.6	2	38.4	18.6
Curriers.....	126	44	56	42.4	16	31.2	2.5
Beamsmen.....	111	4.5	95.6	5.4	.....	.9	11.2
Tanners.....	194	12.8	87.2	10.8	1	25.6	45.4
Splitters.....	76	52.6	47.4	45.8	.....	38.9	44.8
Grainers.....	38	79	21	71	7.8	.....	10
Tackers.....	33	72.7	27.3	69.7	3	.....	2.6
Buffers.....	14	43	59	21.3	14.2	.....	2.6
Shavers.....	6	.....	100	.....	16.6	.....	2.6
Softeners.....	22	18	82	18.1	.....	27.2	38.3
Finishers.....	49	65.5	34.5	59.1	2	18.3	2

TABLE 5—SUMMARY—Continued.

OCCUPATION.	PER CENT.	PER CENT. BORN IN					Unclassified foreign countries.
		American born.	Foreign born.	New Jersey.	England.	Ireland.	
Miners of iron ore.....	1,269	39.3	60.4	36.9	18.8	*10.6	1.8
Potters.....	1,122	44.5	55.5	30.7	8.8	36.2	.1
Mouldmakers	22	22.7	77.3	13.6	.....	68.2	7
Jigermen	99	35.4	64.6	23.2	4	49.5	9.1
Turners	41	34.1	65.9	26.8	4.8	46.3	9.1
Handlers	31	54.8	45.2	28.9	.....	41.3	12.1
Pressers.....	455	49	51	34.1	4.6	35.6	3.3
Throwers	3	.....	100	.....	.....	100	7.3
Saggermakers	26	84.6	65.4	26.9	23.1	34.6	3.9
Kilnmen	297	44.8	55.2	30.3	13.5	27.3	6
Dippers	30	36.7	63.3	33.3	20	16.7	23.3
Decorators	68	83.8	66.2	23.5	.....	60.8	1.5
Packers and warehousemen.....	50	60	40	42	10	20	10
Painters	1,235	71.8	28.2	65	4.8	5	.7
Plumbers.....	661	82.4	17.6	60.6	4.2	5	1.5
						6	2

* Hungary. † Poland.

TABLE 5—SUMMARY—Continued.

OCCUPATION.	PER CENT.		PER CENT. BORN IN						Unclassified foreign countries.
	American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	
Total number reported.	461	79	21	62.2	4.1	3	.9	7.8	.....
Printers.....	449	96	4	44.1	1.3	1.3	.....	.2	9.1
Railroad—	411	96.1	3.9	60	5.6	2.4	.....	.7	.....
Locomotive engineers.....	112	63.4	36.6	40.2	1.8	29.5	.....	.9	.2
Locomotive firemen.....	1,445	94.2	5.6	60.5	1	3.6	.....	3.6	.....
Switchmen	368	97	3	54.3	.8	1.4	.....	.7	.5
Brakemen.....	74	68.6	31.4	52.7	4	19	1.3	.6	.....
Conductors.....	.....	.....	.....	.....	.....	.....	.....	2.7	.3
Wipers .....	.....	.....	.....	.....	.....	.....	.....	.....	2.7
Stonecutters.....	701	16.5	83.5	14.8	21.2	16	15.5	20.9	5.8

PART III.

THE DISTRIBUTION OF WEALTH.

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PART III.

THE DISTRIBUTION OF WEALTH.

The question of the distribution of wealth is of very great importance in the study of social problems; and while it is impossible to determine this with exactness, owing to the many forms in which it is held, where it is not easy to locate the possessor, the Bureau has undertaken to ascertain how the visible wealth liable to taxation in four of the principal cities of the State, namely, Camden, Newark, Jersey City and Paterson, is distributed, among those liable to taxation. This has been done by making transcripts of the tax duplicates of the four cities named, to obtain the number of individual persons, firms and corporations assessed in sums of \$1,000 and upwards. This was found to take in an aggregate of 92 per cent. of taxable property in Camden, 91.6 per cent. in Paterson, 94.8 per cent. in Newark and 91.7 per cent in Jersey City. It is not pretended that these percentages, or the figures contained in the tables, represent the actual wealth or the proportion of wealth to the population. It has been assumed that the individuals, firms and corporations, as therein classified and owning all the assessed valuations of \$5,000 and over, comprise 13,491 persons in all. It is quite certain, however, that a large proportion of this wealth, assessed to corporations and firms, is owned by the 8,495 individuals, separately classified in the tables as such. Again, it is not unreasonable to suppose that a large proportion of mortgage indebtedness of the smaller property holders is due to the same class. In addition it should be remembered that the assessed valuation of property does not exceed more than 55 per cent. of the actual value.

If it were possible to obtain exact data, there is no doubt that the per cent. of population owning the greater bulk of the aggregate wealth would be less than here indicated.

The State census for 1895 makes the total population of the State 1,672,942; the aggregate population of the four cities considered is 559,330, or 33.4 per cent. of the State, and contains 37.4 per cent.

of the assessable property. Accordingly 13,491 individuals, firms and corporations, or .08 per cent. of population, possess 22 per cent. of the total wealth ; that is, \$171,073,252 of \$774,398,332.

CAMDEN.

An analysis of the tax duplicate of Camden shows that there are 13,643 individuals, 148 firms and 91 corporations liable to pay taxes, real, personal and poll.

The total real and personal property assessable is \$33,099,998. The sum of \$30,344,664 is assessed to 6,780 persons, firms and corporations, in sums of \$1,000 and upwards ; 962 persons, firms and corporations are assessed for \$18,128,490, in sums of \$5,000 and upwards.

Three thousand and fifty-eight persons, firms and corporations are assessed for amounts ranging from \$1,000 to \$2,000 ; 1,551, from \$2,000 to \$3,000 ; 727, from \$3,000 to \$4,000, and 402, from \$4,000 to \$5,000, a total of 5,816 with an aggregate of \$12,214,864 ; leaving a balance of \$2,855,334 divided among the other 6,854.

If we assume that each of the firms includes three persons, and each corporation five persons, assessed for \$5,000 and upwards, it gives a total of 1,713, or 2.7 per cent. of the population in the city, who own 55.1 per cent. of the aggregate wealth ; and 12,169, or 19.2 of population, owning 44.9 per cent.

If we take the number of taxpayers for comparison, 12 per cent. of them own 55.1 per cent., and 88 per cent. own 44.9.

NEWARK.

In Newark there are 43,161 persons, firms and corporations liable to pay taxes, real, personal and poll.

The total value of property assessable is \$127,875,184, of which \$121,198,701 is assessed to 21,679 persons, firms and corporations, in sums of \$1,000 and upwards. Of these, 4,746 persons, firms and corporations are assessed for \$80,805,770, in sums of \$5,000 and upwards.

Six thousand six hundred and nineteen persons, firms and corporations are assessed for sums ranging from \$1,000 to \$2,000 ; 5,133, from \$2,000 to \$3,000 ; 3,340, from \$3,000 to \$4,000, and 1,841, from \$4,000 to \$5,000, or a total of 16,933, with an aggregate of

\$40,392,926 ; leaving a balance of \$6,676,433 divided among the other 21,482.

If we assume that each firm assessed at \$5,000 and upwards is composed of three persons and each corporation of five persons, it gives a total of 6,308, or 2.9 per cent. of the population, who possess 62.2 per cent. of the aggregate wealth, and the other 36,753 who have 36.8 per cent.

If we take the taxpayers for comparison, 15 per cent. own 63.8 per cent., and 85 per cent. have 36.2 per cent.

JERSEY CITY.

In Jersey City there are 36,914 persons, firms and corporations liable to pay taxes, real, personal and poll.

The total amount of assessable property is \$89,399,622, of which \$81,939,105, is assessed to 15,233 persons, firms and corporations, in sums of \$1,000 and upwards.

The sum of \$51,784,395 is assessed to 3,275 persons, firms and corporations, in sums of \$5,000 and upwards.

Five thousand two hundred and ninety-seven persons, firms and corporations are assessed in amounts ranging from \$1,000 to \$2,000 ; 3,368, from \$2,000 to \$3,000 ; 2,001, from \$3,000 to \$4,000, and 1,299, from \$4,000 to \$5,000, a total of 11,938 with an aggregate of \$39,154,810 ; leaving a balance of \$7,460,517, divided among the 21,260 others.

If we assume that each firm is composed of three persons and each corporation of five persons, assessed for \$5,000 and upwards, it gives a total of 4,033, or 2.2 per cent. of population, who have 58 per cent. of the aggregate wealth, and 33,467 others who have 42 per cent.

If we take the taxpayers for comparison, 11 per cent. own 58 per cent., and 89 per cent. of them own 42 per cent. of the wealth.

PATERSON.

Applying the same analysis to the city of Paterson, where there are 16,798 persons, 358 firms and 270 corporations liable to pay taxes, we find that the total real and personal property assessable is \$39,387,466 ; \$36,105,524 is assessed to 6,510 persons, firms and cor-

porations, in sums of \$1,000 and upwards; and of these, 730 persons, firms and corporations are assessed for \$20,354,607, in sums of \$5,000 and upwards.

Three thousand two hundred and two persons are assessed for amounts ranging from \$1,000 to \$2,000; 1,209, from \$2,000 to \$3,000; 659, from \$3,000 to \$4,000, and 390, from \$4,000 to \$5,000, or a total of 5,780 persons, firms and corporations with an aggregate of \$15,750,917; leaving the balance of \$3,281,932 divided among the other 11,746.

If we assume that each of the firms includes three persons and each of the corporations five persons, assessed for \$5,000 and upwards, it gives a total of 1,734, or 1.8 per cent. of population in the city, who own 51.6 per cent. of the aggregate wealth, and 15,692 others who have 48.4 per cent.

If we take the taxpayers for comparison, 10 per cent. of the taxpayers control 51.6 per cent. of the wealth, and 90 per cent., 48.4.

These data have been compiled in the following tables, which show the aggregate population and assessed valuations for the State and Camden, Newark, Jersey City and Paterson, and the classified valuations of \$1,000 and over, in the aggregate and separately, for these four cities:

STATE AND CITIES.	Population in 1895.	ASSESSED VALUATION IN 1895.			
		Total.	Under \$1,000.	\$1,000 and over.	\$5,000 and over.
The State.....	1,672,942	\$774,398,332	.....	.....	.....
Camden	68,467	33,099,998	\$2,756,644	\$30,843,354	\$18,128,480
Newark	215,806	127,875,134	6,676,423	121,198,711	80,805,770
Jersey City..	182,713	89,399,622	7,460,417	81,939,205	51,784,395
Paterson.....	97,344	39,387,466	3,281,942	36,105,524	20,354,607
Total in four cities	559,830	\$289,762,220	\$20,182,652	\$269,579,568	\$171,073,252

TOTAL IN THE FOUR CITIES.

	ASSESSED VALUATIONS, \$5,000 AND OVER.		ASSESSED VALUATIONS, \$1,000 TO \$5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
RANGE OF ASSESSED VALUATIONS, \$5,000 AND OVER.				
Individuals—				
\$5,000 to \$10,000.....	\$35,561,420	5,596	\$1,000 to \$2,000	17,832
10,000 " 15,000.....	15,697,775	1,319	2,000 " 3,000	11,033
15,000 " 25,000.....	16,087,955	886	3,000 " 4,000	6,576
25,000 " 50,000.....	14,282,452	440	4,000 " 5,000	3,838
50,000 " 100,000.....	11,040,060	163	.....	.....
Over \$100,000.....	18,437,705	91	.....	.....
Total	\$111,107,367	8,495	.....	39,279
Firms—				
\$5,000 to \$10,000.....	\$1,532,260	240	\$1,000 to \$2,000	336
10,000 " 15,000	1,150,525	97	2,000 " 3,000	220
15,000 " 25,000.....	1,535,400	85	3,000 " 4,000	140
25,000 " 50,000.....	2,311,725	72	4,000 " 5,000	82
50,000 " 100,000.....	2,392,400	36	.....	.....
Over \$100,000.....	3,545,100	17	.....	.....
Total	\$12,467,410	547	.....	778
Corporations—				
\$5,000 to \$10,000.....	\$1,133,200	169	\$1,000 to \$2,000	158
10,000 " 15,000	1,120,805	97	2,000 " 3,000	116
15,000 " 25,000.....	2,179,350	114	3,000 " 4,000	85
25,000 " 50,000.....	3,638,280	105	4,000 " 5,000	73
50,000 " 100,000.....	5,656,500	85	.....	.....
Over \$100,000.....	33,772,840	101	.....	.....
Total	\$47,498,475	671	.....	432
Total, three classes	\$171,073,252	9,718	\$98,506,306	40,469

Camden.

RANGE OF ASSESSED VALUATIONS, \$5,000 AND OVER.	ASSESSED VALUATIONS, \$5,000 AND OVER.		ASSESSED VALUATIONS, \$1,000 TO \$5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
\$5,000 to \$10,000.....	\$3,414,965	500	\$1,000 to \$2,000	3,058
10,000 " 15,000.....	1,695,655	142	2,000 " 3,000	1,551
15,000 " 25,000.....	1,461,995	79	3,000 " 4,000	727
25,000 " 50,000.....	1,410,885	50	4,000 " 5,000	402
50,000 " 100,000.....	2,221,080	29	.....	.....
Over \$100,000.....	2,886,615	14	.....	.....
Total	\$13,091,145	814	.....	5,738
Firms—				
\$5,000 to \$10,000.....	\$185,580	25	\$1,000 to \$2,000	34
10,000 " 15,000.....	226,550	19	2,000 " 3,000	21
15,000 " 25,000.....	153,600	8	3,000 " 4,000	7
25,000 " 50,000.....	258,875	8	4,000 " 5,000	11
50,000 " 100,000.....	465,700	7	.....	.....
Over \$100, 00.....	222,600	2	.....	.....
Total	\$1,512,885	69	.....	73
Corporations—				
\$5,000 to \$10,000	\$146,850	19	\$1,000 to \$2,000	2
10,000 " 15,000.....	109,000	9	2,000 " 3,000	2
15,000 " 25,000.....	225,525	11	3,000 " 4,000	.....
25,000 " 50,000.....	794,880	22	4,000 " 5,000	3
50,000 " 100,000.....	776,250	10	.....	.....
Over \$100,000.....	1,471,945	8	.....	.....
Total	\$3,524,450	79	.....	7
Total, three classes.....	\$18,128,480	962	\$12,214,864	5,818

Newark.

RANGE OF ASSESSED VALUATIONS, \$5,000 AND OVER.	ASSESSED VALUATIONS, \$5,000 AND OVER.		ASSESSED VALUATIONS, \$1,000 TO \$5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
\$5,000 to \$10,000.....	\$17,809,559	2,807	\$1,000 to \$2,000	6,372
10,000 " 15,000.....	7,671,000	645	2,000 " 3,000	4,962
15,000 " 25,000.....	8,419,800	448	3,000 " 4,000	3,236
25,000 " 50,000.....	7,207,600	216	4,000 " 5,000	1,771
50,000 " 100,000.....	4,928,900	75	.....	.....
Over \$100,000.....	8,435,800	47	.....	.....
Total	\$54,487,650	4,238	.....	16,341
Firms—				
\$5,000 to \$10,000.....	\$616,000	93	\$1,000 to \$2,000	129
10,00 " 15,000.....	464,500	40	2,000 " 3,000	91
15,000 " 25,000.....	758,900	41	3,000 " 4,000	58
25,000 " 50,000.....	1,146,450	35	4,000 " 5,000	34
50,000 " 100,000.....	1,009,400	16	.....	.....
Over \$100,000.....	2,205,100	10	.....	.....
Total	\$6,198,350	235	.....	312
Corporations—				
\$5,000 to \$10,000.....	\$475,460	75	\$1,000 to \$2,000	118
10,000 " 15,000.....	570,755	49	2,000 " 3,000	80
15,000 " 25,000.....	826,800	44	3,000 " 4,000	46
25,000 " 50,000.....	1,247,100	36	4,000 " 5,000	36
50,000 " 100,000.....	2,106,850	35	.....	.....
Over \$100,000.....	14,913,365	34	.....	.....
Total	\$20,189,770	273	.....	280
Total, three classes.....	\$80,805,770	4,746	\$40,392,941	16,933

Jersey City.

RANGE OF ASSESSED VALUATIONS, \$5,000 AND OVER.	ASSESSED VALUATIONS, \$5,000 AND OVER.		ASSESSED VALUATIONS, \$1,000 TO \$5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
\$5,000 to \$10,000.....	\$13,527,700	2,067	\$1,000 to \$2,000	5,200
10,000 " 15,000	5,492,095	471	2,000 " 3,000	3,311
15,000 " 25,000	5,136,700	303	3,000 " 4,000	1,954
25,000 " 50,000.....	3,852,750	122	4,000 " 5,000	1,275
50,000 " 100,000.....	2,590,150	39	.....	.....
Over 100,000.....	5,430,800	19	.....	.....
Total	\$36,030,195	3,021	.....	11,740
Firms—				
\$5,000 to \$10,000.....	\$423,000	64	\$1,000 to \$2,000	69
10,000 " 15,000.....	279,825	24	2,000 " 3,000	39
15,000 " 25,000.....	330,400	19	3,000 " 4,000	27
25,000 " 50,000.....	407,000	14	4,000 " 5,000	14
50,000 " 100,000.....	249,300	4	.....	.....
Over 100,000.....	909,000	4	.....	.....
Total	\$2,598,525	129	.....	149
Corporations—				
\$5,000 to \$10,000.....	\$183,500	28	\$1,000 to \$2,000	21
10,000 " 15,000.....	155,300	14	2,000 " 3,000	18
15,000 " 25,000	451,625	24	3,000 " 4,000	20
25,000 " 50,000.....	540,800	15	4,000 " 5,000	10
50,000 " 100,000.....	1,324,400	19	.....	.....
Over \$100,000.....	10,500,050	25	.....	.....
Total	\$13,155,675	125	.....	69
Total, three classes	\$51,784,395	3,275	\$30,154,810	11,938

Paterson.

RANGE OF ASSESSED VALUATIONS, \$5,000 AND OVER.	ASSESSED VALUATIONS, \$5,000 AND OVER.		ASSESSED VALUATIONS, \$1,000 TO \$5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
\$5,000 to \$10,000.....	\$809,205	222	\$1,000 to \$2,000	3,202
10,000 " 15,000	839,025	61	2,000 " 3,000	1,209
15,000 " 25,000.....	1,069,460	56	3,000 " 4,000	653
25,000 " 50,000	1,811,217	52	4,000 " 5,000	390
50,000 " 100,000.....	1,304,980	20	.....	.....
Over \$100,000.....	1,684,490	11	.....	.....
Total	\$7,518,377	422	.....	5,460
Firms—				
\$5,000 to \$10,000.....	\$307,700	58	\$1,000 to \$2,000	104
10,000 " 15,000.....	179,650	14	2,000 " 3,000	69
15,000 " 25,000.....	294,500	17	3,000 " 4,000	48
25,000 " 50,000	499,400	15	4,000 " 5,000	23
50,000 " 100,000.....	668,000	9	.....	.....
Over \$100,000.....	208,400	1	.....	.....
Total	\$2,157,650	114	.....	244
Corporations—				
\$5,000 to \$10,000.....	\$327,450	47	\$1,000 to \$2,000	17
10,000 " 15,000.....	285,250	25	2,000 " 3,000	16
15,000 " 25,000	675,400	35	3,000 " 4,000	19
25,000 " 50,000	1,053,500	32	4,000 " 5,0 0	24
50,000 " 100,000.....	1,449,500	21	.....	.....
Over \$100,000.....	6,887,480	34	.....	.....
Total	\$10,678,580	194	.....	76
Total, three classes.....	\$20,354,607	730	\$15,750,917	5,780

PART IV.

FREE PUBLIC EMPLOYMENT OFFICES.

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PART IV.

FREE PUBLIC EMPLOYMENT OFFICES.

How to bring the person out of work into contact with the one needing his services, and to save the waste of time and money expended, often without satisfactory results, is a problem worthy the consideration of employers, workmen, philanthropists, and all social reformers.

While there are doubtless times when there are more persons needing employment than there are places to be filled, yet it is a fact that there is seldom a surplus of workmen in one place when there is not a demand for their services in some other locality. For instance, during the past two years, there have been in all the large cities thousands of men out of employment, begging for something to do, while at the same time, in the rural sections, farmers have complained because of a lack of help to gather their crops.

It will be said, of course, that those who want work are not fitted to do the kind of work needed to be done, or that the remuneration offered is not sufficient to attract the workman to it. While there may be some force in both of these assertions, we do not believe they are sufficient to account for the failure to connect the work seeker and the work giver, but that the failure is due to the fact that there is no intelligent means by which the two can be brought into their proper relations to each other.

At present there are but two channels by which the laborer out of employ and an employer have any chance of coming together: one is the so-called intelligence employment office; the other is for the workman to tramp from place to place, when he becomes an object of suspicion and liable to arrest for vagrancy. As to the private employment office, at best it can be used only by those who have the

means to pay for the service; it lacks all of the most essential qualities of a true employment agency. It is both local and individual in management and scope, being maintained out of the fees paid by those who use it.

What is needed is an employment bureau, or more properly speaking, a labor exchange. In commercial pursuits each branch of business has its exchanges, where the state of the market in the special line can be ascertained at any time; but labor, the most important of all, for upon its prosperity the well-being of all others hinges, is left to balance itself, and consequently the laborer is left at the mercy of every other interest.

During the past two years various schemes have been inaugurated for the relief of the unemployed; in some cases extra appropriations have been made for public works; relief committees have been appointed by municipal authority; soup-houses established, and the numerous charity organizations have exerted themselves everywhere to relieve distress by contributions and efforts to find employment for the needy. But while they did a great deal to relieve the immediate wants of those suffering for the necessities of life, they were totally inadequate to give any permanent relief by securing employment for those in need of work.

Relief committees and charity are well enough in times of emergency, but the ounce of prevention, we believe, will be found in a well-regulated employment bureau, when fully equipped.

The need is an employment bureau that will be thoroughly representative, and advised at all times, both as to where work is to be done and where the workmen can be obtained to do it—a place where all will be free to go, whether they want work or to secure the services of some one else to perform it, feeling sure that they will obtain what they need if it is to be had.

Mere local or municipal enterprise will not do. Neither should there be anything like charity or money-making attached to it; but a friendly, broad and aggressive concern, covering a large extent of territory, capable of informing itself about the labor market, both in town and country; in other words, it should be a State institution, and could be made a very useful adjunct to the Bureau of Statistics of Labor and Industries. The machinery by which the Bureau is carried on can be used in conducting it, and in turn it might be made of

material assistance in the operation of the Bureau by furnishing information needed in its work.

In this connection, we feel sure it would enlist the support and co-operation of organized labor as no other means could do.

At the same time, we see no reason why it should not commend itself to employers, as it would afford both an impartial means of ascertaining the state of the labor market and possibly avert many foolish strikes and lockouts.

PART V.

CO-OPERATIVE MOVEMENT IN NEW JERSEY.

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PART V.

CO-OPERATIVE MOVEMENT IN NEW JERSEY.

In the early seventies, under the patronage of the Sovereigns of Industry, the Patrons of Husbandry and the Knights of Labor, various attempts were made in this State to organize co-operative associations for the purchase of supplies, farming implements, and articles of household necessity. These were, however, mostly voluntary associations, without any legal status as corporate bodies. A few of them incorporated under the General Corporation law of the State, but most of them simply adopted a constitution and by-laws, and a form of certificate of shares, &c. Under this plan of association, the members were simply joint partners and individually liable for all debts contracted. This, for a time, gave them almost unlimited credit in the purchase of such articles as they choose to handle; but it also operated to discourage members who possessed property, who, on the first reverse, would become alarmed and withdraw. Consequently most of these enterprises were short-lived. But in 1881, the Legislature passed an act entitled "An Act to encourage the formation of co-operative associations among workingmen," since which time certificates of association of forty co-operative societies have been filed in the office of the Bureau of Statistics of Labor and Industries, and approved by the Chief, as the law requires. Seven of these were organized for manufacturing, or productive co-operation, and thirty-three for distribution or exchange.

Not one of the productive associations ever began business. Of the thirty-three distributive societies organized, twenty-five began business and eight did not. Of those that began business, ten are still in operation, namely, People's Co-operative Society, Phillipsburg; Fruit Growers' Union and Co-operative Society, Hammonton; the

Trenton Co-operative Society, Trenton; Fruit Growers' Union and Co-operative Society, Vineland; the Phillipsburg Co-operative Association, No. 1, Phillipsburg; the Vineland Co-operative Society, Vineland; the Rahway Co-operative Society, Rahway; Working-men's Co-operative Society, Paterson; Equity Co-operative Exchange, Vineland. A certificate of association of the Montclair Co-operative Society was filed in November, 1894, but has not commenced business; the purpose of the society is to accumulate a share capital of \$5,000 before engaging in any business. This they are gradually doing.

In addition to these, there are two, the Raritan Co-operative Association, Raritan, and the Sovereign Co-operative Association, Dover; which, however, are incorporated under the General Corporation act.

In view of the fact that the law under which most of these have been organized gives to the Chief of this Bureau a general oversight, and requires that the certificate of the association must be approved by him before commencing business, and further requires that each of such corporations shall file an annual report in the office of the Bureau of Statistics of Labor and Industries, it was deemed advisable that some report of their operations should be published for the information of the people of the State, and especially for the reason that this can be more fully done now than after those who have had a part in them are gone. Notwithstanding that all have existed within a few years, it was found difficult to obtain any very correct information concerning several of them, owing to the removal of the officers and loss or destruction of books and other records. This is true especially of the Jersey City Co-operative Society, organized in 1881; the Rutherford Co-operative Association, started in 1886.

THE SOVEREIGNS' CO OPERATIVE ASSOCIATION, OF DOVER.

This association was organized in 1874, under the auspices of the Sovereigns of Industry, with a membership of forty-five, confining itself to the sale of groceries until 1890, when dry goods were added.

The share capital when beginning business was \$300, divided into shares of \$5 each. The first year's sales amounted to \$9,000, with a profit of \$1,200. There are no means of verifying the amount of

business done after this date until 1890, but those connected with it say that the sales increased about \$2,000 per year.

In 1890 the concern was incorporated under the General Corporation act of the State, under the name of "The Sovereigns' Mercantile and Savings Association of Dover." The share capital then amounted to \$20,000, divided into 4,000 shares of \$5 each, and a membership of 210.

The association had purchased the building in which the business was transacted, a three-story frame structure, 50 x 80 feet, ground surface.

In 1890, the first year from which the records are preserved, the sales amounted to \$47,000; the membership to 210, and share capital, \$20,000, including the cost of building, \$15,000, leaving the working capital \$5,000. In 1891, the sales were \$51,000; the membership, 221; working capital, \$6,000. In 1892, sales were \$56,000; working capital, \$6,400; membership, 230. In 1893, sales were \$60,000; working capital, \$7,300; membership, 248. In 1894, sales were \$62,000; working capital, \$8,000; membership, 253. The latest inventory, taken in June last, shows assets: Real estate, original cost, \$12,000; additions and improvements made, \$3,000—total, \$15,000; merchandise, \$12,000; due association, \$1,300. Total assets, \$28,300; liabilities, capital, \$28,000.

It is estimated that not more than \$9,000 of the share capital has been paid for in cash, the balance having been acquired by the dividends to members and credited to shares.

From the beginning the association has prospered. Each of the twenty years of its existence has shown an increase. The shares are redeemable at their par value on demand, so that the membership is liable to fluctuate; but the increase has been constant and steady each year. It is significant that not one of the original associates is now a member of the association.

The profits are disposed of as follows: First, 7 per cent. interest on share capital, the legal rate of interest in the State when the association first began business; after which the balance is divided among the members in proportion to their purchases. The greatest amount of shares allowed to be held by any one member is 100. After paying interest on shares, the dividends on purchases have ranged from 5 per cent. to 9 per cent. during the whole period of the

association's existence. In addition to this gain to members, they assert that prices have been lower than they would have been had the association not been in existence.

THE RARITAN CO OPERATIVE ASSOCIATION.

This had its origin among the employes of the Raritan woolen mills, Raritan, Somerset county. Owing to the custom of monthly payments of wages, most of the employes were obliged to seek credit among the merchants in the vicinity, and it was found that the prices for supplies were very much higher than elsewhere. The merchants justified themselves by saying that their losses were very large. To overcome the difficulty some of the most thrifty among the employes originated the idea of a store of their own. This they started in 1876. Their charter was obtained under the General Corporation act of the State. Their plan of operation is, first, legal interest on shares of members, and then the balance of profits divided to members in proportion to their purchases.

An arrangement was effected with the Raritan Woolen Mill Company, by which, at the end of each month, a statement of the amount due the store from each of the employes was sent to the company, and it assumed the debt and offset the several amounts against the wages of each employe. By this means the association partially overcame the disadvantage of monthly payment of wages to workmen.

The business is general merchandise. The number of members when the business began was 150; the greatest number at any time since was 250; present number, 175. Paid-up capital share at beginning, \$2,500, in shares of \$5 each; the greatest amount of share capital at any time since was \$9,500; the present amount of share capital is \$6,715. The amount of business done since the start has averaged about \$75,000 per year. The profits have paid 6 per cent. interest on share capital, and an average of 7 per cent. on sales to members.

CO-OPERATIVE ASSOCIATION, NO. 1, PHILLIPSBURG.

Began business in 1879, largely under the influence of the Sovereigns of Industry, as a mere association or joint partnership, and continued such until in 1890, when it was incorporated under the Co-operative law of the State.

The business engaged in was groceries. It appears to have been prosperous from the beginning, but there is little to be found out concerning the actual business done prior to 1890, when incorporated. At that time the membership was 110; the greatest number at any time since was 130, while the present number of members is 114.

The paid-up share capital, when incorporated, was \$2,200; the present amount of share capital is \$1,878.

Since 1890 the business has averaged nearly \$28,000 per year, and has earned a net profit of \$4,320.

THE PEOPLE'S CO-OPERATIVE ASSOCIATION, PHILLIPSBURG.

This association was originally Bates & Co., a joint partnership concern in which the associates held shares, adding the profits, as they accrued, to the value of their shares. But in 1883 they transferred their interests to a new association, named the People's Co-operative Association. The shares, originally \$20, were at the time valued at \$30. This sum was allowed to them in the new association, in shares of \$10 each. Under this name they began business in August, 1883, as dealers in groceries, dry goods and notions, with fifty members and a paid-up share capital of \$1,000. The association continued in business until 1891, when it became incorporated under the Co-operative law of the State.

The greatest amount of share capital at any time was \$1,500; the present amount of share capital is \$665. The greatest amount of business done in any one year was \$14,256; the amount of business done since 1883, \$138,956; average yearly business since beginning, \$12,134. Actual dividends paid in cash, \$857.85.

FRUIT GROWERS' UNION AND CO-OPERATIVE SOCIETY, HAMMONTON.

Began business in February, 1884, engaging in general merchandise and shipping fruit. Number of members when beginning business, 233; greatest number of members at any time since, 637. Paid-up share capital when beginning business, \$2,655; present amount of paid-up share capital, \$24,870. Total amount of business done since beginning, \$748,200; greatest amount of business done in one year, \$114,000; average amount of business for ten years,

\$74,820. Total amount of dividends paid, \$28,000, \$10,000 of which was paid to members in cash, the balance credited in shares. The total amount of share capital, 4,974 shares, amounting to \$24,870, was credited to members out of the profits of the shipping department. This was accumulated through rebates paid by railroads and the per cent. on sales from commission merchants.

The officers say that the society has been the "means of enabling the members to purchase general merchandise to better advantage. Not that we try to undersell other merchants, but they try to undersell us. Also, being organized, we make better arrangements with the railroads and commission merchants in disposing of our produce."

TRENTON CO-OPERATIVE SOCIETY, TRENTON.

Began business May 9th, 1885, with groceries and provisions, since which time fresh meats and coal have been added. Number of members when beginning business, 193; greatest number of members at any one time since, 637; present number of members, 477. Amount of share capital when beginning business, \$1,000; greatest amount of share capital at any one time, \$14,936; present amount of share capital, \$10,750.09. Total amount of business done since started, \$710,460.46; greatest amount of business done in any one year, \$97,523.81; total net profits since beginning business, \$104,780.69. Out of this there has been set aside as a reserve fund, \$4,683.54; educational fund, \$2,368.38; land fund, \$5,642.55. In addition to these reserves, the society has \$6,000 gained by the sale of real estate, making the total of reserves, \$18,694.17.

In September, 1890, the society added a coal and wood department, since which time the sales have amounted to \$35,905.79, with a net profit of \$3,447.11. The society owns real estate that cost \$18,000. The main building, where the business is conducted, is a three-story brick one. The floor space is 25 x 100 feet; the second and third stories are made into lodge rooms, and, being centrally located, are in good demand.

The society has paid in dividends to its members in cash, \$92,085.22, a sum of \$5,452.99 greater than the average yearly capital amounted to; that is to say, the net returns have been greater than the sum invested yearly.

FRUIT GROWERS' UNION AND CO-OPERATIVE SOCIETY, VINELAND.

This association began business in February, 1882, but was not incorporated until April, 1888. Number of members when incorporated, 40; greatest amount of share capital at any time, \$1,820; present amount of paid-up share capital, \$1,670; greatest amount of business in any one year, \$12,000. The business of this society is principally in shipping fruit and other products of the members, and receives only a small commission. The benefits claimed are: First, a saving in commissions, which form a fund for other purposes; second, securing to its members the most reliable agents in the disposal of their products; third, a protection against unjust dealings of local agents; and fourth, advantage in the purchase of baskets, fertilizers and farm implements, &c.

VINELAND CO-OPERATIVE SOCIETY, VINELAND.

This society had its origin in the Farmers' Alliance, and commenced business in February, 1891, under the name of "The Farmers' Alliance Exchange." It started off with a good deal of enthusiasm, but with little knowledge of the principle of co-operation, and for a time did well; but at the end of the first year there was a general disappointment in the result. During the second year matters went from bad to worse; dissensions and dissatisfaction with the management arose; a large number refused to deal further at the store and encouraged others not to do so. But a number of the most devoted members, who had faith in the principle of co-operation and seeing the need of a more efficient organization, closed out the accounts of the concern and re-organized under the Co-operative law of the State, assuming the name of "The Vineland Co-operative Society." Under this title they commenced business June 1st, 1893, with forty-one members, which number had increased to fifty by June 1st, 1894.

Total amount of share capital, \$560. Amount of business done for year ending June 1st, 1894, \$13,082. Total amount of dividend for year, \$253.

The society owns the building in which it does business, but not the ground. The officers and many of the members seen are very enthusiastic on the question of co-operation and are very hopeful of

ultimate success, notwithstanding repeated failures in the county, especially in Vineland. There is, they say, more or less prejudice in the community, due to past failures, and opposition by merchants, who predict the speedy close of the enterprise. But they contend that the year's moderate success is having an influence for good and proving its advantages. They insist that members should deal at the store, regardless of extra inducements held out by merchants in low prices, for whatever profits are earned go back to the members in dividends each quarter. If to buy wherever one can buy cheapest is to be the rule of life, regardless of principle or cost, then co-operative stores must enter into competition with the odds largely against them. Competition means cut-prices regardless of principle. Low prices mean failure to a majority and end in a monopoly by a few.

RAHWAY CO-OPERATIVE SOCIETY, RAHWAY.

Began business September 1st, 1893. Nature of business engaged in, groceries. Number of members when beginning business, 58; number of members at present, 130. Paid-up share capital when beginning business, \$800; greatest amount of paid-up share capital since, \$1,800; present amount of share capital, \$1,700. Amount of business done the first year, \$15,600.

CAMDEN CO-OPERATIVE SOCIETY, CAMDEN.

This was organized, in 1874, under the auspices of the Knights of Labor, Local Assembly, No. 31, appropriating \$100 from the funds in its treasury to further the project, and reserving the right to be represented in the board of management by three members elected from the membership. There was no legal form of incorporation, but there was a constitution and by-laws adopted by the shareholders, and approved by a vote of the assembly. The total amount of share capital when beginning business was \$300; the greatest amount of share capital at any time was \$400; number of members when beginning, that is, shareholders other than members of the assembly, 60.

The nature of business was groceries. The society was in existence for about nine months. During the first quarter, the sales were about \$200 per week, and profits were sufficient to pay 6 per cent. interest

on capital, and 4½ per cent. on purchases to members. After this the sales began to fall off until the expenses gradually consumed the greater amount of the capital. Members began to refuse to pay for goods above the value of their share capital. At the time of closing the store, the assets available were sufficient to have paid the debts and one-half of the share capital; but there was a prejudice against exposing its affairs by a public sale, and before a purchaser was found, at private sale, the rent and other expenses consumed the entire amount invested in shares.

There were some adverse circumstances other than the want of interest by members, which operated to cause its failure. A large proportion of the members who where relied on as purchasers was employed in two large establishments, which, owing to the financial panic, were closed down shortly after business was commenced, consequently they were not able to pay cash for their purchases.

SOVEREIGNS' CO-OPERATIVE ASSOCIATION OF ELIZABETH.

This enterprise owed its existence to the Sovereigns of Industry. It began business May 15th, 1875, and dissolved June 20th, 1882. The business engaged in was groceries, meats, dry goods, crockery and shoes.

Number of members when beginning business, 25; greatest number at any one time, 204; when dissolved, 180. Amount of share capital when beginning business, \$250; greatest amount of share capital at any one time, \$2,100. Total business done: First year, \$6,000; second year, \$17,000; third year, \$28,000; fourth year, \$34,000; fifth year, \$63,000; sixth year, \$97,000; seventh year, \$101,000.

The plan of dividing profits was, first, 10 per cent. interest on capital, the balance of profits to members in proportion to their purchases. No dividends were paid to non-members on their purchases, but they were allowed to become members by paying the sum of \$2, when the dividends were credited to them to the full amount of a share, and thereafter in cash.

During the first five years the profits paid the interest, 10 per cent., on capital and 7 per cent. on purchases to members; nothing during the last two years.

The cause given for dissolution, with such a large volume of business, is that the capital was too small to transact the business. For a time this was met by a few of the most spirited members using their individual credit for the benefit of the association, but owing to a change of management, while the business grew largely in volume, there were no profits. With but \$2,100 capital and a business amounting to over \$100,000 in a year, it required the capital to be turned over each week. This could not be done, consequently the association contracted debts in purchasing goods and contracted the habit of giving credit to members until the debts became double the amount of capital. Under these conditions it was concluded best to close out, which was done. All the outstanding debts were paid, but nothing was left to shareholders.

The benefits accruing to the community by reason of the association have been very considerable. When the association began business retail prices were excessive. The prices fixed by the association were such as to realize a reasonable profit, without reference to current rates. By offering a better quality of goods at a lower price, the membership and trade grew. This attracted the attention of other merchants in the same lines, who also reduced their prices and improved the quality of goods. The gain in this way has continued to the present time.

THE SOVEREIGNS' CO-OPERATIVE ASSOCIATION OF ELIZABETHPORT.

Organized and began business September 1st, 1875. Nature of business, retail groceries.

Number of members when beginning, 40; greatest number of members at any one time, 62. Amount of share capital when beginning, \$200; greatest amount of share capital at any one time, \$590. The total sales during the six months it did business were \$4,060. Its failure was due to dissensions among the members, which prevailed from the start. Many of the members withdrew and joined the more prosperous one at Elizabeth.

NEW BRUNSWICK CO OPERATIVE SOCIETY.

Began business August, 1881. Nature of business, groceries and provisions. Number of members when beginning business, 50; greatest number of members at any one time, 130; number of mem-

bers when dissolved, 111. Share capital when beginning business, \$1,319.50; greatest amount of share capital at any one time, \$3,430.05. Total amount of business done in ten years, \$270,144; greatest amount of business done in any one year, \$39,022.38; average amount of business done, \$27,014. Total dividends paid, \$8,026.65. Cause of dissolution: a general apathy and lack of interest in the business of the society. At a meeting of the members it was resolved to sell out; which was done. The sale realized sufficient to pay all debts, including the share capital.

BAYONNE CO-OPERATIVE SOCIETY.

Began business in July, 1885. Nature of business, groceries and meats. Number of members, 40. Paid-up share capital when beginning business, \$1,000; greatest amount of share capital at any one time, \$1,227. Business was conducted for fifteen months, when the society was dissolved; total business, fifteen months, \$23,166 46. Cause of failure: credit.

BLOOMFIELD CO-OPERATIVE ASSOCIATION.

Began business in 1879; organized under present law in April, 1881. Number of members when beginning business, 13; greatest number of members at any one time, 30; number when dissolved, 12. Amount of share capital when beginning business, \$95; greatest amount of share capital at any one time, \$360. Total business done in three years, \$20,976.65; average amount of business done, \$6,976.65. Cause of failure was a lack of interest among the people in the community in the co-operative movement. The business done was too small in amount to be profitable.

LIMITED CO-OPERATIVE STORE, NO. 3, PHILLIPSBURG.

Began business in 1885; dissolved in 1894. The number of members when beginning was 100, and the share capital was \$500. The greatest amount of capital at any one time was \$800.

There is no means of learning the amount of business done, but the reason assigned by those connected with it for its dissolution is the failure to observe the rule of cash payments; credit consumed it.

LIMITED CO-OPERATIVE STORE, NO. 4, PHILLIPSBURG.

This association began business in 1889, and dissolved in January, 1891. The business engaged in was groceries, &c. The number of members when beginning was 50, which number was never increased. The amount of share capital when started was \$500; at one time it was \$1,000. The amount of business done was about \$10,000 per year. The dividends were added to stock, and when dissolved were returned to members. The reason assigned for its dissolution is that the members failed to patronize it, owing largely to outside merchants selling for very small profits.

KINGSLAND CO-OPERATIVE ASSOCIATION, KINGSLAND.

The Kingsland Co-operative Association began business December 6th, 1886, and was dissolved in December, 1890. The business engaged in was dry goods and groceries. Number of members when beginning business, 40; the greatest number at one time, 75; when dissolved, 50. Paid-up share capital when beginning business, \$1,200; the greatest amount at any time, \$2,200. The total amount of business done was about \$80,000, or about \$20,000 per year. From the best information obtainable from the meagre records found, the net profits were over \$3,000. The reason given for dissolution is general disagreement among the members concerning its management.

WORKINGMEN'S CO-OPERATIVE SOCIETY, TRENTON.

Commenced business May, 1886. Nature of business engaged in, groceries and provisions. Number of members when started, 200. Amount of share capital when beginning business, \$1,043. Dissolved in February, 1888. This society was composed principally of men employed in one of the large manufacturing establishments in the city, but some of the most active spirits were outsiders, who had no interest in either the society, or the men whom they induced to become members. Consequently dissension arose among them soon after they began business. At the time its affairs were turned over to a receiver the share capital amounted to \$1,849.46, \$800 more than what it was at

the time it began business. The whole amount of the assets was consumed in paying debts and legal fees; no part of the share capital was refunded to members.

The whole history of this society stands as a proof that, in order to make co-operation successful, there must be co-operators.

THE CO-OPERATIVE BUSINESS ASSOCIATION, TRENTON.

The Co-operative Business Association was organized in May, 1886, and was inspired by the success of the Trenton Co-operative Society started one year previous. Some of the members thought the plan of the older society was too slow in the method of acquiring capital, chief of whom was Mr. Addison Ellis, who took a very active and leading part in the new association. The main feature of difference was that the by-laws of the business association provided that all profits should be credited in shares to members instead of being paid in cash; interest at the rate of 6 per cent. per annum was to be paid in cash only. The theory was advanced, that by this means they would in a few years be able to start manufactories and various other lines of business.

Public meetings were held, and a lively agitation kept up until about \$2,000 were obtained, and \$8,000 or \$9,000 were subscribed for in shares of \$5 each.

The first business was groceries, meats and provisions. In a short time thereafter it commenced to sell coal. In both the business was successful. At the end of ten months the sales amounted to \$45,000, and a net profit of 7 per cent. to members on their purchases. The share capital had also increased to \$5,000. In pursuance of the scheme to capitalize profits and engage in other lines of business, the association bought out an old-established shoe store at an appraised value of the stock on hand, and paid \$2,800 in cash for it. This appears to have been done by the officers, who knew little about the business, for it was soon found out that the stock was badly assorted and unsaleable. In trying to improve the stock, they contracted a debt of \$5,500 to increase the stock to compete with other dealers in the immediate neighborhood of their store. For some inexplicable reason, the effect of this transaction was to cause a widespread dis-

satisfaction among the members and a clamor against Mr. Ellis, who, up to this time, had been the moving spirit in the affairs of the association. The result was that the membership fell off very largely, and the business so reduced that in six months, or about sixteen months after commencing business, it was wound up. The assets were sufficient to pay all outside indebtedness, but nothing was saved for the shareholders.

PATERSON INDUSTRIAL CO-OPERATIVE ASSOCIATION, PATERSON.

Commenced business August 28th, 1887, and was dissolved in three months thereafter. Number of members when beginning, 85 ; when dissolved, 82. Greatest amount of share capital at any one time, \$400. As soon as it was apparent that it was not meeting the expectations of its projectors, it was wound up and the assets divided among the members.

HARRISON AND KEARNY CO-OPERATIVE SOCIETY.

Commenced business March 1st, 1888. Nature of business, groceries. Number of members when beginning business, 53 ; number of members when dissolved, 50 ; greatest number of members at any one time, 74. Paid-up share capital when beginning business, \$400 ; greatest amount of share capital at any one time, \$1,098. Total business done in three years, \$35,016 ; greatest amount of business in one year, \$13,414.68. This association was dissolved in March, 1891. This was due to dissensions among the members, it having failed to be profitable.

THE PASSAIC CO-OPERATIVE SOCIETY, PASSAIC.

Commenced business in 1887, and was dissolved in about six months thereafter. The business undertaken to be carried on was that of groceries and provisions. The greatest amount of share capital at any time was \$950. The store did not realize the expectations of its projectors ; the business was not sufficient to meet expenses ; consequently it was closed out.

PROSPERITY CO-OPERATIVE SOCIETY, CAMDEN.

This society was organized by Knights of Labor ; the articles of association confining the membership to members of the order. It commenced business in 1886, but it amalgamated with "The Brotherhood of the Union Co-operative Association," October 17th, 1887, under the name of the latter, which association had been organized under the auspices of the order of "The Brotherhood of the Union," in November, 1886, for the purpose of enabling the members to purchase goods in bulk and distribute them among themselves at cost. The business was groceries. The greatest number of members at one time was 137, and the greatest amount of business in one year was \$5,195. In 1889, when the auditors' report showed an indebtedness over assets of \$464.18, being unable to meet its obligations, the society was sold out by the sheriff.

PART VI.

CO-OPERATIVE BUILDING AND LOAN ASSOCIA- TIONS OF NEW JERSEY.

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PART VI.

CO-OPERATIVE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

The new legislative mandate, that all the State reports shall be made as of October 31st, and compiled within one month thereafter, has prevented the tabulation of the full statistical information returned by the building and loan associations in answer to the interrogatories on the revised and improved schedule-blanks issued in August. It also has been impossible to summarize and analyze the tabulations given herein, in a satisfactory manner, within the time allowed for preparing the whole report.* Few of the returns from the secretaries of the associations required to report had been received before the end of October; very many required several reminders, while from twenty-seven associations doing business in this State no statements had been forthcoming at all. For these latter and for those associations whose fiscal years ended after October 31st, the data of 1894, or previous information available, were used in compiling the summaries.

The only two new associations organized since the Bureau report for 1894 was tabulated, from which detailed returns are published in Table 2, below, are the Metropolitan Savings, of Newark, and the New Jersey Mutual Investment, of Paterson, both "State" concerns, run on the perpetual or permanent plan.

During the year, and to the close of August, 1895, the total number of new incorporations under the Building and Loan Association act in the several county clerks' offices has been twenty-three:

Atlantic county, 1; Bergen county, 1; Camden county, 5; Essex county, 7; Hudson county, 3; Mercer county, 1; Middlesex county, 2; Passaic county, 2; Union county, 1.

* It was not deemed advisable, by the Printing Commission, to publish the tabulations completed thereafter, including detailed receipts and disbursements data.

Of these, no trace could be found of three, incorporated in the county clerk's office, Camden, under the names, respectively, of "Imperial," "Peerless" and "Protection." The certificates state that the business is to be transacted in Camden and the United States generally, which means that they are so-called nationals. They, probably, have been organized for speculation, or, incorporated under our loose law, intend to operate outside of the State, as similar enterprises have done within the past few years, thus being of no benefit to this commonwealth, and possibly an injury to the inhabitants of other states. It may be stated that our legislation requires not even an acknowledgement by the incorporators that their venture or names are genuine, and, as has been frequently warned, permits bogus schemes of all shades to be organized under the sanction of law, to the manifest injury and discouragement of the true, co-operative building and loan associations.

Of the seven new incorporations in Essex county, no official information has been obtained from two, the Equitable and the Junior Order of American Mechanics' Building and Loan Association, the latter not yet having been organized by the election of officers.

The names, dates of incorporation and location of the remaining eighteen are :

Atlantic City—Atlantic Coast Building and Loan, incorporated in Atlantic county, April, 1895. It is reported as a local, but intends to transact business "along the coast."

East Rutherford—Saving, incorporated in Bergen county, June, 1895 ; local.

Camden City—Masonic, incorporated November, 1894 ; State. The South Camden, incorporated April, 1895 ; local.

Newark—Metropolitan Savings, incorporated October, 1894, State. American, incorporated August, 1895, national. National Provident, incorporated July, 1895, national. Mutual Savings, incorporated February, 1895, local. Progress, incorporated February, 1895, local. The Equitable was incorporated in March, 1895, and Junior Order of American Mechanics, in May, 1895, but, as observed, they have not been reported to the office yet.

Kearny, Hudson county—Mutual, incorporated June, 1895 ; local.

Jersey City—Central, incorporated July, 1895 ; local. Empire, incorporated June, 1895 ; local.

New Brunswick—Merchants', incorporated June, 1895; local.
Workingmen's, incorporated August, 1895; local.

Trenton—Equitable, incorporated August, 1895; local.

Passaic City—Home, incorporated May, 1895; local.

Paterson—New Jersey Mutual Investment, incorporated September, 1894; State.

Elizabeth—Equitable, incorporated July, 1895; local.

It will thus be seen that eighteen new associations, so far as known, have begun operations during the year. These, with the old associations still running, have been tabulated in Table 1, below; but only two, which had been in operation a full year at the close of October, appear in Table 2, where are given the general statistics, as far as practicable.

The Security, incorporated in Camden, but located at Minersville, Pa., was a national, which had been in existence a year at the date of the 1894 report, has transferred its business to another Pennsylvania association, and disbanded, because of "the prejudice existing against nationals" there. It only had one shareholder in New Jersey. The Security Union, incorporated in Hudson county, but advertising its "home office" at Scranton, Pa., reports that it, as yet, has done no business in this State. The Granite State Provident, a New Hampshire national, admitted by the State Banking Commissioner to New Jersey, has not yet been legally a full year in operation here.* In addition to these, the Columbia Investment, a national, which had been incorporated in April, 1894, in Camden, but from which no information could be obtained, has been placed in the hands of a receiver.

These and the local terminating associations, wound up during the year, are omitted from the tables below, which show in operation 316 associations, or, counting the foreign Granite State, 317, a net increase of 11 over 1894. Of this total number, 7 are so-called nationals and 10 State. The balance are run on the local method, although one, the Avalon City, is largely a Philadelphia association.

Of the 316 associations from which information has been received, 282 are operated on the serial, 20 on the perpetual (permanent) and 14 on the terminating plan. This development of the movement is shown by the following comparative summary for seven years:

* In March, 1896, the New Hampshire Supreme Court placed it in charge of an assignee. Our Bank Department since then has revoked its New Jersey license.

Year.	Total Number.	Serial.	Terminating.	Perpetual.
1895.....	316	282	14	20
1894.....	306	268	20	18
1893.....	298	258	23	17
1892.....	291	254	23	14
1891.....	275	236	27	12
1890.....	257	220	30	7
1888.....	218	185	28	5

In the following aggregate statistics the data are summarized for the 301 associations reported in detail in Table 2, and summarized by counties below. They show the condition of the associations at the close of their respective fiscal years, which means 1894-5, for the associations reporting. The data also includes the outside business transactions of those national associations which only have a nominal office in New Jersey:

YEAR.	Associations.	Shares in force.	Shares pledged.	Shareholders.	Borrowers.	Net assets.
1895.....	*317	693,810	202,639	101,619	25,598	\$38,882,110
1894.....	306	689,398	198,419	98,167	24,670	37,339,602
1893.....	297	634,163	173,767	93,889	22,910	33,836,487
1892.....	290	571,065	153,813	87,762	21,752	29,988,767
1891.....	†275	518,777	131,620	78,725	19,255	25,606,373
1890.....	‡257	437,773	111,987	71,726	16,864	22,043,892
Increase—1894-5.....	11	4,412	9,160	3,452	1,128	1,542,508
1893-4.....	9	55,235	19,712	4,278	1,760	8,503,115
1892-3.....	7	62,498	19,954	6,127	1,158	8,816,720
1891-2.....	15	52,888	22,193	8,037	2,497	4,383,394
1890-1.....	18	81,004	19,633	6,999	2,391	3,562,481
Average—1895.....	.....	2,350	673	337	85	129,176
1894.....	.....	2,253	632	321	81	122,024
1893.....	.....	2,135	585	316	78	116,958
1892.....	.....	1,971	529	299	75	103,413
1891.....	.....	1,914	486	290	71	94,452
1890.....	.....	1,723	431	283	66	91,039

* Data for 301 only; exclusive of new associations not a year in operation. See above.

† Data for 271 associations, the totals from four omitted, not reporting in 1891, were, in 1892: Shares, 8,269; shares pledged, 968; shareholders, 495; borrowers, 117; net assets, \$196,021.

‡ Data for 254 associations. Missing aggregates as above.

Fifty-five associations reported matured shares during the year. These are noted in Table 1 and Summary, below. In all, 63 series were matured.

In 86 associations there were securities in default, and losses from this and other causes. Total foreclosures in 75 associations, 177 mortgages. Aggregate amount of principal and interest of 170 of these mortgages, \$344,849.44. Total foreclosure losses thus far, \$5,951.79. Losses in 17 associations from causes other than foreclosures, \$14,347.53. Of the latter amount, \$9,192.91 was due to depreciation in real estate, and added to the foreclosure losses, presumably due mostly to the same cause, makes a total of \$15,144.70. Two losses, \$510 and \$438.28, respectively, were due to "slipshod methods" and embezzlement.

DELINQUENT ASSOCIATIONS.

The associations which, notwithstanding due and repeated notification, failed to report, or return proper statements in time for this report, are :

Atlantic City—People's.
Delanco—Building and Loan.
Mount Holly—People's.
Riverside—Building and Loan.
Camden—Excelsior.
Avalon City—Building and Loan.
Dennisonville—Building and Loan.
Millville—Institute, Security.
Newark—Home, Mechanics', Passaic, Protection, Standard, Teutonia.
Paulsboro—Loan and Building.
Jersey City—Commercial Investment, Fairmount, Garfield, Highland, Montgomery, Paulus Hook.
Trenton—Mechanics'.
Jamesburg—Mutual.
South River—Building and Loan.
Perth Amboy—Homestead.
Paterson—Iron and Silk.

This list is composed largely of chronic delinquents. One secretary has charge of four of these associations; another of three; a third of two.

SUMMARY 1—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.

LOCATION AND NAME OF ASSOCIATION.	SERIES MATURED.	GAIN.	OFFICE NUMBER.	OFFICE NUMBER.	
				AGE—YEARS.	DATE OF MATURITY.
ATLANTIC COUNTY.					
1 Atlantic City—Loan and Building	26 { Dec., 1894. Oct., 1893.	132	\$68 00	9.29	\$200 00
4 Egg Harbor City—Loan and Building.....	11 March, 1895.	130	70 00	9.86 } 13.22 } 13.22	200 00 } 200 00 } 200 00 }
5 Hammonton—Loan and Building.....	23 Nov., 1894.	133	67 00	9.02	200 00
6 Workingmen's.....	17 Nov., 1894.	131	69 00	9.58	200 00
8 Pleasantville—Mutual.....	25 Dec., 1894.	129	71 00	10.16	200 00
BERGEN COUNTY.					
30 Rutherford—Mutual.....	19 { April, 1895. Oct., 1894. May, 1894.	126 125 125	74 86 75 22 77 40	11.22 11.47 11.77	200 86 } 200 22 } 202 40 }
BURLINGTON COUNTY.					
31 Beverly—Building and Loan.....	27 June, 1895.	140	60 00	7.29	200 00
33 Burlington—City	27 Feb., 1895.	144	60 40	6.87	204 40
34 Farmers' and Mechanics'	24 May, 1896.	134	66 00	8.76	200 00
39 Mount Holly—Building and Loan.....	38 March, 1894.	*144	26 00	6.44	100 00
40 Industry.....	21 Dec., 1894.	*141	29 50	7.57	100 00
46 Riverfront—Cinnaminson	17 June, 1895.	+128	71 40	10.33	200 00

* Fifty cents per share dues. † Paid \$128.60 in due.

SUMMARY 1—TABLE 1—Continued.

LOCATION AND NAME OF ASSOCIATION.	SERIES MATURED.	TIME (in months).	AMOUNT.	INTEREST RATE (ANNUAL AVERAGE—SIMPLE).	MATURING VALUE OF SHARES PAID.	OFFICE NUMBER.
CAMDEN COUNTY.						
52 Gloucester City—United Mutual.....	29 June, 1895.	136	\$64 00	8.24	\$200 00	52
54 Haddonfield—Mutual	21 July, 1894.	62	62 00	7.76	200 00	54
57 Merchantville—Building and Loan.....	15 May, 1895.	132	68 00	9.29	200 00	57
58 Camden City—Artisans'.....	22 { Aug., 1895. March, 1895.	130	70 00	9.86 }	200 00	58
61 Camden.....	28 Feb., 1895.	128	70 00	9.86	201 24	61
62 City.....	21 July, 1895.	132	73 24	10.65	202 17	62
66 Franklin.....	22 Oct., 1894.	133	70 17	9.69	200 00	66
67 German Centennial.....	19 Jan., 1895.	130	67 00	7.52	200 00	67
71 Mechanics' and Workingmen's	24 March, 1894.	134	66 00	8.76	200 00	71
72 Mutual.....	23 Dec., 1894.	129	71 00	10.16	200 00	72
75 North Camden	16 March, 1895.	137	63 00	8.00	200 00	75
76 People's	24 March, 1894.	132	71 54	9.78	203 54	76
78 South Ward	36 Dec., 1894.	139	62 24	7.67	201 24	78
CAPE MAY COUNTY.						
82 Cape May City—Saving Fund.....	29 March, 1895.	146	54 00	6.04	200 00	82
87 South Seaville—Loan and Building	23 March, 1895.	136	64 00	8.24	200 00	87
88 Tuckahoe—Building and Loan.....	25 Nov., 1894.	129	71 37	10.19	200 37	88

SUMMARY 1—TABLE 1—Continued.

OFFICE NUMBER.	LOCATION AND NAME OF ASSOCIATIONS.	AGE—YEARS.	SERIES MATURED.	TIME (IN MONTHS).	GAIN.		OFFICE NUMBER.
					AMOUNT.	INTEREST RATE—ANNUAL AVERAGE (SIMPLE).	
	CUMBERLAND COUNTY.						
89	Bridgeton—Merchants' and Mechanics'	25	March, 1895.	144	\$56 56	6.49	\$200 56
92	Millville—Hope.....	14	Oct., 1894.	142	58 00	6.86	200 00
95	Vineland—Mechanics.....	22	Nov., 1894.	125	75 00	11.43	200 00
	ESSEX COUNTY.						
96	Belleville—Building and Loan.....	22	Oct., 1894.	134	66 00	8.76	200 00
118	Newark—Enterprise	12	June, 1894.	135	66 00	8.50	200 00
124	German.....	14	June, 1894.	132	68 00	9.29	200 00
136	Mutual.....	28 ¹	[Dec., 1894. Mar., 1895. June, 1895. Sept., 1895.]	129	71 00	10.16	200 00
138	Newark.....	12	[Aug., 1894. May, 1895.]	135	66 00	8.50	200 00
147	Reliable.....	11		129	71 00	10.16	200 00
	GLOUCESTER COUNTY.						
166	Glassboro—Loan and Building.....	12	Dec., 1894.	139	61 00	7.52	200 00
167	Mullica Hill—Loan and Building.....	18	Oct., 1894.	142	68 00	6.86	200 00
170	Williamsstown—Monroe.....	25	Feb., 1895.	145	55 00	6.12	200 00
171	Woodbury—Real Estate.....	24	Dec., 1894.	140	60 00	7.29	200 00

SUMMARY 1—TABLE 1—Continued.

LOCATION AND NAME OF ASSOCIATION.	SERIES MATURED.	GAIN.	Maturity value of shares paid.	Office number.
HUDSON COUNTY.				
Harrison—People's.....	22 Oct., 1894.	\$67 00	9.02	\$200 00
Jersey City—Greenville.....	19 Dec., 1894.	129 74	13.77	285 74
Phoenix.....	11 May, 1894.	75 00	11.43	200 00
HUNTERDON COUNTY.				
Lambertville—Centennial.....	19 July, 1894.	147	53 00	5.85
MONMOUTH COUNTY.				
Asbury Park—Building and Loan.....	21 July, 1895.	182	68 00	9.29
Long Branch—Building and Loan.....	25 Feb., 1895.	135	65 00	8.50
OCEAN COUNTY.				
Toms River—Dover.....	12 Nov., 1894.	141	59 00	7.07

* Due paid, \$156.

SUMMARY 1—TABLE 1—Continued.

LOCATION AND NAME OF ASSOCIATION.	OFFICE NUMBER.	SERIES MATURED.	AGE—YEARS.	DATE OF MATURITY.	TIME (IN MONTHS).	AMOUNT.	INTEREST RATE—ANNUAL AVERAGE (SIMPLE).	MATURING VALUE OF SHARES PER LD.	OFFICE NUMBER.
PASSAIC COUNTY.									
Passaic—Mutual.....	255	13	July, 1894.	135	\$85.00	8.50	\$200.00	255	
Paterson—Celtic	258	13	Nov., 1894.	140	60.00	7.29	200.00	258	
Union.....	271	12	Aug., 1894.	128	72.00	10.47	200.00	271	
SALEM COUNTY.									
Quinton—Loan and Building.....	272	25	May, 1894.	144	56.00	6.44	200.00	272	
Salem—Franklin.....	273	34	March, 1895.	144	56.00	6.44	200.00	273	
Woodstown—Union.....	274	24	Dec., 1894.	*144	28.00	6.44	100.00	274	
UNION COUNTY.									
Elizabeth—Elizabethport.....	294	20	Dec., 1894.	136	64.00	8.24	200.00	294	
WARREN COUNTY.									
Phillipburg—No 4.....	298	19	April, 1895.	132	68.00	9.29	200.00	298	

* Fifty cents per month dues.

SUMMARY 2—TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—
GENERAL STATISTICS.

COUNTIES,	Number of associations,*	No. of shares, In force.	No. of SHAREHOLDERS, Total.	CAPITAL AND PROFITS.		Net profits on shares due in force.	Net profits on shares due in force.
				Borrowers.	Net worth (net assets).		
Atlantic.....	8	14,360	5,048	2,807	994	\$1,019,736	\$97,904
Bergen.....	22	26,155	6,389	3,613	989	1,238,869	986,799
Burlington.....	17	23,935	8,703	3,747	1,279	1,290,974	995,572
Cameron.....	3	127,612	27,695	18,073	1,106	4,861,326	3,820,565
Cape May.....	8	5,742	1,649	1,511	475	373,949	296,502
Cumberland.....	7	16,317	5,560	3,782	1,352	1,143,634	936,277
Essex.....	70	161,674	46,993	22,258	4,519	8,869,967	6,929,454
Gloucester.....	7	9,463	3,389	1,768	646	712,990	564,591
Hudson.....	47	116,856	42,327	15,433	3,437	8,614,017	6,589,227
Hunterdon.....	2	3,880	1,405	686	218	235,457	202,680
Merer.....	7	32,135	3,890	3,313	410	574,392	493,683
Middlesex.....	13	24,674	9,008	4,274	1,522	1,940,988	1,504,598
Monmouth.....	9	16,776	5,624	2,876	811	1,160,884	916,792
Morris.....	3	4,964	1,911	869	309	360,104	300,356
Ocean.....	1	906	305	263	72	40,150	37,677
Passaic.....	19	52,825	15,906	7,306	1,884	2,819,748	2,278,557
Salem.....	3	5,019	1,645	1,141	403	365,397	295,166
Somerset.....	4	5,127	2,049	789	279	370,397	305,628
Sussex.....	1	689	139	154	23	40,272	34,062
Union.....	18	42,098	12,143	6,535	1,736	2,717,298	1,271,947
Warren.....	2	25,933	861	391	134	131,561	102,200
Total, 1895.....	301	693,810	202,639	101,619	25,598	\$38,882,110	\$29,843,237
							\$8,070,558

* Exclusive of associations not in operation.

† An apparent loss of \$687. See No. 187, Table 2, below.

SUMMARY 2—TABLE 2—Continued

COUNTIES.	DEBTS OWING BY ASSOCIATIONS.		RECEIPTS AND DISBURSEMENTS DURING YEAR.		TOTAL RECEIPTS.	TOTAL DISBURSE- MENTS	Number associations.	Total amount.
	TOTAL OUT- STANDING.	CASH BORROWED DURING YEAR.	CASH REPAYED DURING YEAR. [†]	Total amount.*				
Atlantic	\$63,798	2	\$1,508	4	\$14,137	\$1,048,205	8	\$449,823
Bergen	28,469	16	66,003	18	70,984	1,284,978	22	641,039
Burlington	57,894	7	27,254	7	27,023	1,222,499	17	471,585
Camden.....	166,730	12	77,506	14	75,496	5,010,468	33	2,450,821
Cape May.....	7	2,307	1	2,000	2	2,412	379,207	7
Cumberland	16,563	1	17,500	1	10,120	1,162,072	7	462,596
Essex.....	307,035	51	614,745	49	583,554	9,291,000	70	2,485,956
Gloucester	4	26,407	....	628,545	27	615,942	7,741,211	6
Hudson	354,285	23	34,959	2	55,017	20,200	270,116	2,12,679
Hunterdon	1	28,846	2	34,707	4	35,022	3,599,957	6
Mercer	4	9,999	4	35,980	5	37,137	1,980,764	7
Middlesex.....	9	30,947	2	23,000	3	41,062	1,192,862	13
Monmouth	7	587	2	22,539	2	22,789	364,602	9
Morris	2	32,665	1	30,885	1	30,885	160,323	3
Ocean.....	1	96,150	10	96,150	10	103,867	72,816	1
Passaic	14	10,863	....	....	....	....	151,747	1
							1,476,562	19
							1,388,985	19

* Inclusive of overpayments and amounts owing on cancelled shares; but exclusive of net worth, unearned premiums and undelivered loans.

† Inclusive of payments on borrowings of previous year.

SUMMARY 2—TABLE 2—Continued.

COUNTRIES.	DEBTS OWING BY ASSOCIATIONS.		TOTAL RECEIPTS.	TOTAL DISBURSEMENTS.
	TOTAL OUTSTANDING.	CASH REPAYED DURING YEAR. [†]		
Number associations.	Total amount.*	Total amount.	Total gross resources.	Total amount. [‡]
Number associations.	Total amount.*	Total amount.	Total gross resources.	Total amount. [‡]
Salen.....	2	\$54	\$345,450	\$122,647
Somerset	2	732	2	3
Sussex	1	16	14,900	129,376
Union.....	15	174,140	11	4
Warren	2	52,775	2	1
Total, 1895.	234	\$1,486,081	157	294

* Inclusive of overpayments and amounts owing on cancelled shares; but exclusive of net worth, unearned premiums and undelivered loans.

[†] Inclusive of payments on borrowings or previous years.

[‡] Inclusive of balance on hand at beginning.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.		Terminating, serial, perpetual (permanent).
			Local.	State, national.	
ATLANTIC COUNTY.					
1	Atlantic City—Loan & Bldg., H. R. Albertson,	Jan., 1869.	Local..	Serial	
2	Mutual, Carlton Godfrey.....	Feb., 1889.	Local..	Serial	
3	People's, C. L. Cole*.....	March, 1884	Local..	Serial	
3½	Atlantic Coast, J. A. McNamee.....	April, 1895.	Local†	Serial	
4	Egg Harbor City—Bdg. & Loan, T. H. Boysen,	June, 1884.	Local..	Serial	
5	Hammonton—Bldg. and Loan, W. R. Tilton...	Dec., 1871.	Local..	Serial	
6	Workingmen's, J. C. Anderson.....	Jan., 1877	Local..	Serial	
7	Mays Landing—Bldg. and Loan, E. D. Riley....	April, 1890	Local..	Serial	
8	Pleasantville—Mutual, Isaac Andrews.....	April, 1870	Local..	Serial	
BERGEN COUNTY.					
9	Allendale—Orville Co-operative, W. C. Talman,	May, 1899.	Local..	Serial	
10	Bogota—Bldg. and Loan, Wm. J. Parker.....	March, 1893.	Local..	Serial	
11	Carlstadt—Mutual, Adolph Krueger.	May, 1890.	Local..	Serial	
12	Closter—Harrington, C. A. Eckerson	Feb., 1888.	Local..	Serial	
12½	East Rutherford—Savings. Wm. Fleming, Jr.,	June, 1895.	Local..	Serial	
13	Englewood—Mutual, M. E. Springer	May, 1887.	Local..	Serial	
14	Fairlawn—Saddle River, J. G. Frazza.....	May, 1893.	Local..	Serial	
15	Fort Lee—Bldg. & Loan, Charles Du Bois	Dec., 1892	Local..	Serial	
16	Hackensack—Mutual, Frank Pitcher	March, 1887.	Local..	Serial	
17	Hasbrouck Heights—Bdg. & Loan, E. M. Anson	June, 1890.	Local..	Serial	
18	Hillsdale—Progressive, N. H. Sneden.....	April, 1893.	Local..	Perpetual..	
19	Lodi—Bldg. and Loan, Herman Sonntag, Jr.	May, 1892.	Local..	Serial	
20	Midland Park—Franklin, Thos Holt.....	Feb., 1891.	Local..	Serial	
21	Oradell—Bergen County, C. H. Storms.....	Feb., 1888	Local..	Serial	
22	Palisades Park—Co-operative, A. J. Parkyn...	Aug., 1894.	Local..	Serial	
23	Park Ridge—Eureka, J. W. Norrish	Feb., 1890.	Local..	Serial	
24	Washington Township, A. M. Crotty.....	March, 1890.	Local..	Serial	
25	Ramseys—Bldg. and Loan, D. S. Wanamaker,	Sept., 1890.	Local..	Serial	
26	Ridgefield—Bldg. and Loan, G. S. Wood	Nov., 1889.	Local..	Serial	
27	Ridgefield Park—Bldg. and Loan, F. C. Lowe..	Feb., 1894.	Local..	Perpetual..	
28	Ridgewood—Bldg. and Loan, O. W. Reed.....	March, 1885.	Local..	Serial	
29	Co-operative, Hudson, Campbell	Feb., 1891.	Local..	Serial	
30	Rutherford—Mutual, C. E. Tolhurst.....	May, 1376.	Local..	Serial	

* Not reported. † Confined to coast counties.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.	SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.	When payable.	Amount payable.	Entrance fee per share.	Maturing value of shares.	Office number.
		Issued.	Running.		Date of maturity.	Time (in months).			
Annually.....	19	10	{ Dec., 1894. Oct., 1893.	132					
Monthly	8	8	.....					
Annually.....	11	11	Mar., 1895.	129					
Semi-annually ...	29	17	.....	133					
Annually.....	18	10	Nov., 1894.	131					
Annually.....	5	5	.....					
Biennial y.....	10	4	Dec., 1894.	129					
Annually.....	6	6	.....					
Monthly	21	21	.....					
Semi-annually...	8	8	.....					
Annually.....	7	7	.....					
Quarterly.....	1	1	.....					
Annually.....	8	8	.....					
Monthly	12	12	.....					
Annually.....	3	3	.....					
Semi-annually...	14	14	.....					
Semi-annually...	11	11	.....					
.....	6	6	.....					
Semi-annually ...	4	4	.....					
Annually.....	7	7	.....					
Annually.....	1	1	.....					
Annually.....	5	5	.....					
Annually.....	5	5	.....					
Annually.....	5	5	.....					
Annually.....	35	35	.....					
Monthly.....	48	35	.....					
Semi-annually ...	36	20	{ May, 1894. Oct., 1894. (April, 1895	126 125 125					
Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
.....

* Not reported. † Per pass-book. ‡ Dues payable every fourth Wednesday, at 25 cents weekly. § Per member. || Respectively, at \$202.40, \$200.22 and \$200.86.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
BURLINGTON COUNTY.				
31	Beverly—Building and Loan, E. C. Reed.....	Jan., 1868	Local..	Serial
32	Bordentown—Bldg. and Loan, W. H. Wilson..	March, 1880	Local..	Serial
33	Burlington—City, G. A. Allinson.....	Feb., 1868	Local..	Serial
34	Farmers' and Mechanics', H. S. Haines..	March, 1871.	Local..	Serial
35	Delanco—Bldg. and Loan, J. G. Hippenstein,*	May, 1890	Local..	Serial
36	Florence—Saving Fund, Robert Patterson.....	April, 1882	Local..	Serial
37	Moorestown—Building and Loan, L. H. Burt.	Dec , 1891	Local..	Serial
38	Workingmen's, Gilbert Aitkin.....	Feb., 1888	Local..	Serial
39	Mount Holly—Building and Loan, F. B. Lewis..	Jan., 1862	Local..	Serial
40	Industry—J. H. Gaskill.....	April, 1874	Local..	Serial
41	People's, J. L. Jamison.....	Aug., 1883	Local..	Serial
42	New Gretna—Bldg. and Loan, W. D. Cramer..	March, 1889	Local..	Serial
43	Palmyra—Building and Loan, R. L. Temple..	March, 1887	Local..	Serial
44	Pemberton—Bldg. and Loan, J. B. Hankins ..	March, 1868	Local..	Serial
45	Riverside—Building and Loan, S. J. Windle..	May, 1886	Local..	Serial
46	Riverton—Cinnaminson, H. B. Hall.....	Oct., 1878	Local..	Serial
47	Tuckerton—Mutual, C. M. Berry.....	March, 1874	Local..	Serial
CAMDEN COUNTY.				
48	Berlin—Building and Loan, T. E. Bradbury...	April, 1886	Local..	Serial
49	Chesilhurst—Bldg. and Loan, J. E. Thompson	Sept., 1887	Local..	Serial
50	Clementon—Bldg. and Loan, J. W. Davis.....	March, 1892	Local..	Serial
51	Collingswood—Mutual, S. C. McGill	May, 1890	Local..	Serial
52	Gloucester City—United Mutual, Henry Black,	Aug., 1866	Local..	Serial
53	Improvement, Daniel O'Kane..... . ..	June, 1887	Local..	Serial
54	Haddonfield—Mutual, J. L. Rowand.	Jan., 1874	Local..	Serial
55	Lindenwold—United Towns, E. W. O'Connor,†	March, 1890	Local..	Serial
56	Magnolia—Mutual, J. J. Albertson ..	May, 1889	Local..	Serial
57	Merchantville—Bdg. & Loan, T. S Nekervis..	Aug., 1880	Local..	Serial
58	Camden City—Artisans', Geo. E. Fry	Dec., 1873	Local..	Serial
59	Bishop Bayley, No. 2, Thos. Curley.....	March, 1880	Local..	Serial
60	Brotherhood, Francis Warren.....	Jan., 1892	Local..	Serial
61	Camden, H. F. Geiter.....	July, 1867	Local ..	Serial
62	City, E. K. Fortiner.....	May, 1874	Local..	Serial

* Not reported. † Gibbsboro.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Annually.....	25	11	June, 1895.	140	Monthly	\$1 00	.....	\$200	31
Annually....	6	5	.....	.....	Monthly	1 00	\$0 10	200	32
Annually.....	22	11	July, 1895.	*144	Monthly	1 00	10	200	33
Annually.....	24	11	May, 1895.	134	Monthly	1 00	.....	200	34
Annually....	5	5	.....	.....	Monthly	1 00	†	200	35
Irregularly	3	2	.....	.....	Monthly	1 00	.....	200	36
Annually.....	3	3	.....	.....	Monthly	1 00	10	200	37
Biennially.....	4	4	.....	.....	Monthly	1 00	25	200	38
Annually.....	24	12	Mar., 1895.	144	Monthly	50	1 00	100	39
Annually.....	21	11	Dec., 1894.	141	Monthly	50	1 00	100	40
Annually.....	12	12	†	†	Monthly	50	1 00	100	41
Annually†.....	3	3	.....	.....	Monthly	50	†	100	42
Annually.....	8	8	.....	.....	Monthly	1 00	25	200	43
Annually.....	13	11	.....	.....	Monthly	50	250	100	44
Annually.....	9	9	.....	.....	Monthly	1 00	.....	200	45
Annually.....	17	10	June, 1895.	||128	Monthly	1 00	25	200	46
Annually.....	9	7	.....	.....	Monthly	50	1 00	100	47
Annually.....	15	15	.....	.....	Monthly	1 00	.....	200	48
Annually.....	8	8	.....	.....	Monthly	1 00	.....	200	49
Annually....	3	3	.....	.....	Monthly	1 00	15	200	50
Semi-annually..	10	10	.....	.....	Monthly	1 00	10	200	51
Annually.....	28	10	June, 1895.	136	Monthly	1 00	25	200	52
Annually.....	8	8	.....	.....	Monthly	1 00	†	200	53
Annually.....	21	11	July, 1894.	138	Monthly	1 00	.....	200	54
Annually....	6	6	.....	.....	Monthly	1 00	15	200	55
Annually.....	6	6	.....	.....	Monthly	1 00	10	200	56
Annually.....	14	11	May, 1895.	132	Monthly	1 00	.....	200	57
Annually.....	40	19	{ Aug., 1894. Mar., 1895.	} 130	Monthly	1 00	25	200	58
Annually...	10	7	.....	.....	Monthly	1 00	25	200	59
Semi-annually..	4	4	.....	.....	Monthly	1 00	†	200	60
Annually.....	28	10	Feb., 1895.	||128	Monthly	1 00	25	200	61
Annually.....	21	11	July, 1895.	**132	Monthly	1 00	25	200	62

* At \$204 40. † Not reported. ‡ If 100 shares are subscribed. § Treated as dues-payment.
 || Plus payment of 60 cents. ¶ At \$201.24. ** At \$202.17.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (perma. ent.).
CAMDEN COUNTY—CONTINUED.				
63	Camden City—Eastern Union, A. P. Fleming,*	Feb., 1893.	Nat'l...	Serial
64	Economy, J. J. Burleigh.....	Dec., 1881.	Local .	Serial
65	Excelsior, Edmund May	July, 1870.	Local .	Serial
66	Franklin, E. K. Fortiner..	Sept., 1873.	Local..	Serial
67	German Centennial, A. J. Oberst.....	April, 1876.	Local..	Serial
68	Guarantee, G. M. Berringer.....	Aug., 1886.	Local..	Serial
68½	Metropolitan Society†.....	Aug., 1894.	.....	.....
69	Homestead, G. G. Felton	Jan., 1884.	Local..	Serial
69½	Masonic, G. P. Williams.....	Nov., 1894.	State...	Serial
70	Metropolitan Savings, H. A. Gilbert..	Feb., 1894.	State...	Perpetual
71	Mechanics' and Work'men's, G. G. Felton,	Feb., 1871.	Local .	Serial
72	Mutual, B. F. Sutton	April, 1872.	Local ,	Serial
73	Mutual Bank, L. A. Tyler*..	May, 1894.	Nat'l..	Serial
74	Mutual Guarantee, Thomas Gaffney*	Feb., 1891.	Nat'l..	Serial
75	North Camden, J. J. Burleigh.....	Oct., 1879.	Local .	Serial
76	People's, G. G. Felton	March, 1871.	Local .	Serial
77	Provident, A. D. Ambruster.....	Dec., 1892.	Local..	Serial
77½	South Camden, C. C. Laird..	April, 1895.	Local..	Serial
78	South Ward, S. C. Newton.....	June, 1859.	Local..	Serial
79	State Mutual, F. R. Fithian.....	Dec., 1891.	State...	Serial
80	Stockton, F. L. Vinton.....	Dec., 1890.	Local..	Serial
CAPE MAY COUNTY.				
81	Avalon City—Bldg. and Loan, S. D. Jones*....	April, 1890.	Local*	Serial
82	Cap. May City—Sav'g Fund, H. S. Rutherford..	Jan., 1867.	Local .	Serial
83	Cape May C. H.—Mechanics', E. C. Hewitt.....	Feb., 1872.	Local..	Serial
84	Dennisville—Loan and Bldg , L. M. Rice†.....	March, 1887.	Local..	Serial
85	Ocean City—Bldg. and Loan, Wm. Lake	March, 1887.	Local..	Serial
86	Sea Isle City—Bldg. and Loan, J. I. Scull	Aug., 1888.	Local..	Serial
87	South Seaville—Loan and Bldg., E. F. Westcott, Feb.,	1872.	Local..	Serial
88	Tuckahoe —Bldg. and Loan, R. S. Robitson... March,	1870.	Local ..	Serial

*Philadelphia, Pa. †Not reported. ‡No information obtainable.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.		
Monthly	24	24			Monthly ...	\$0 75 50 25 } \$1 00	\$100	63
Annually.....	13	11			Monthly ...	1 00	15	200
Annually.....	25	19	*	*	Monthly ...	1 00	*	200
Annually.....	22	11	Oct., 1894.	133	Monthly ...	1 00	25	200
Annually.....	2	10	Jan., 1895.	180	Monthly ...	1 00	25	200
Annually.....	9	9			Monthly ...	1 00	25	200
								68½
Annually.....	11	11			Monthly ...	1 00	15	200
Monthly	8	8			Monthly {	1 00 50 }	1 00	100
					{ Weekly....	25		
					Monthly ...	1 00	1 00	200
Annually.....	24	11	March, 1894.	184	Monthly ...	1 00	15	200
Annually.....	23	10	Dec., 1894.	129	Monthly ...	1 00	10	200
Monthly.....	6	6			Monthly {	1 40 60 }	*	200 100 } 73
Monthly.....	48	48			Monthly ...	75	1 00	100
Annually....	16	11	March, 1895	187	Monthly ...	1 00	15	200
Annually.....	24	11	March, 1894.	†132	Monthly ...	1 00	25	200
Annually.....	2	2			Monthly ...	1 00	*	200
Annually.....	1	1			Monthly ...	1 00	25	200
Annually.....	34	11	Dec., 1894.	†139	Monthly ...	1 00	25	200
Monthly	42	42			Monthly ...	50	1 00	100
Annually.....	4	4			Monthly ...	1 00	25	200
Semi-annually..	11	11			Monthly ...	1 00	*	200
Annually.....	26	11	Mar. h, 1895.	146	Monthly ...	1 00		200
Annually.....	21	11			Monthly ...	1 00	*	200
Annually.....	14	12	*	*	Monthly ...	1 00	*	200
Annually....	8	8			Monthly ...	1 00	25	200
Semi-annually..	14	13			Monthly ...	1 00	15	200
Annually.....	23	12	March, 1895.	136	Monthly ...	1 00	25	200
Annually.....	25	10	Nov., 1894.	‡129	Monthly ...	1 00	25	200

* Not reported. † At \$208.54. ‡ At \$201.24. At \$200.87.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating serial, perpetual (permanent).
CUMBERLAND COUNTY.				
89	Bridgeton—Merchants' and Mech's, C. F. Dare,	April, 1870	Local..	Serial
90	Saving Fund, T. U. Harris.....	June, 1865	Local..	Serial
91	Millville—Columbian, A. E. Ritchie.	Oct., 1892	Local..	Serial
92	Hope, Alex McCorristin.....	Dec., 1880	Local..	Serial
93	Institute, E. B Goodwin.....	Oct., 1883	Local..	Serial
94	Security, E. B. Goodwin*.....	Nov., 1874	Local..	Serial
95	Vineland—Mechanics', Wm. H. Loppy.....	July, 1873	Local..	Serial
ESSEX COUNTY.				
96	Belleville—Building and Loan, R. P. Scaine..	Sept., 1873	Local..	Serial
97	Home—O. A. Fairchild.....	Nov., 1880	Local..	Serial
98	Bloomfield—Bldg & Loan, Henry Lawrence..	Jan., 1886	Local..	Serial
99	Essex County, F. E. Langstroth.	Oct., 1885	Local..	Serial
100	Caldwell—Bldg and Loan, Allan Lindsley....	Dec., 1890	Local..	Serial
101	East Orange—Bldg. and Loan, O. H. Condit..	March, 1887	Local..	Serial
102	Franklin—Building and Loan, J. H. White†.	Oct., 1886	Local..	Serial
103	Irvington—Bldg. and Loan, Franklin Kissam.	July, 1887	Local..	Serial
104	Montclair—Building and Loan, C. A. Cook...	Feb., 1886	Local..	Serial
105	Orange—Building and Loan, A. H. Sherman	Feb., 1887	Local..	Serial
106	Orange Valley—Bldg. & Loan, H. R. Terhune,	April, 1888	Local..	Serial
107	South Orange—Bldg. and Loan, C. J. Barrett	Sept., 1887	Local..	Serial
108	Vailsburg—Bldg. and Loan, Arnold Brandorff,	Feb., 1892	Local..	Serial
109	Newark—Ætna, Theo. Umbescheiden.....	July, 1890	Local..	Serial
109½	American, S. W. Chapman.....	Aug., 1895	Nat'l..	Perpetual..
110	Beneficial, R. W. Chapman.....	March, 1893	Local..	Serial
111	Casino, Felix Ohaus.....	Feb., 1892	Local..	Serial
112	Central, A. A. Sippel.....	June, 1881	Local..	Serial
113	Chosen Friends', G. H. Westervelt.....	Oct., 1889	Nat'l..	Perpetual..
114	Citizens', George Grimmel.....	Dec., 1891	Local..	Serial
115	Commonwealth, M. L. Pfeil	May, 1894	Local..	Serial
116	Court House, J. G. Groel.....	June, 1893	Local..	Serial
117	Eighth Ward, W. B. Abbey.....	Dec., 1885	Local..	Serial
117½	Equitable, E. E. Soutar†.....	March, 1895	†	.....
118	Enterprise, Thos. Gallacher.....	May, 1883	Local..	Serial
119	Excelsior, Morris Cohn.....	May, 1869	Local..	Serial
120	Fireside, J. B. Faitoute.....	Jan., 1887	Local..	Serial

* Not reported † Avondale. ‡ No information.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.		
Annually.....	25	12	March, 1895.	*144	Monthly	\$1 00	.....	\$200 89.
Biennially.....	10	6	.....	.....	Monthly	1 00	\$1 00	200 90.
Annually.....	3	3	.....	.....	Monthly	1 00	.....	200 91.
Annually.....	13	11	Oct., 1894.	142	Monthly	1 00	†	200 92.
Annually.....	12	11	†	†	Monthly	1 00	†	200 93.
Annually.....	19	12	†	†	Monthly	1 00	†	200 94.
Semi-annually..	22	14	Nov., 1894.	125	Monthly	1 00	.....	200 95.
Annually.....	26	11	Oct., 1894.	134	Monthly	1 00	25	200 96.
Annually.....	4	4	.....	.....	Monthly	1 00	†	200 97.
Annually.....	9	9	.....	.....	Monthly	1 00	†1 00	200 98.
Annually.....	11	11	.....	.....	Monthly	1 00	.....	200 99.
Annually.....	4	4	.....	.....	Monthly	1 00	.....	200 100.
Annually.....	8	8	.....	.....	Monthly	1 00	†50	200 101.
Annually.....	9	9	.....	.....	Monthly	1 00	5	200 102.
Semi-annually..	11	11	.....	.....	Monthly	1 00	.....	200 103.
Annually.....	9	9	.....	.....	Monthly	1 00	†	200 104.
Annually.....	11	11	.....	.....	Monthly	1 00	†	200 105.
Semi-annually..	15	15	.....	.....	Monthly	1 00	†75	200 106.
Annually.....	8	8	.....	.....	Monthly	1 00	†50	200 107.
Annually.....	3	3	.....	.....	Monthly	1 00	50	200 108.
Annually.....	8	8	.....	.....	Monthly	1 00	.....	200 109.
.....	.....	.....	.....	.....	Monthly	50	.....	100 109½.
Semi-annually..	4	4	.....	.....	Monthly	1 00	.....	200 110.
Semi-annually..	6	6	.....	.....	Monthly	1 00	†	200 111.
Irregularly....	7	6	.....	.....	Monthly	1 00	.....	200 112.
.....	.....	.....	.....	.....	Monthly	1 00	.....	200 113.
Annually.....	3	3	.....	.....	Monthly	1 00	†	200 114.
Semi-annually..	2	2	.....	.....	Monthly	1 00	.....	200 115.
Irregularly....	3	3	.....	.....	Monthly	1 00	†25	200 116.
Annually.....	9	9	.....	.....	Monthly	1 00	.....	200 117.
.....	.....	.....	.....	.....	.....	.....	.....	117½.
Semi-annually..	12	11	June, 1894.	135	Monthly	1 00	.....	200 118.
Semi-annually..	9	7	.....	.....	Monthly	1 00	.....	200 119.
Semi-annually..	7	7	.....	.....	Monthly	1 00	.....	200 120.

* At \$200.56. † Not reported. ‡ Per member or pass-book.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
ESSEX COUNTY—CONTINUED.				
121	Newark—Fourteenth Ward, A. M. Linnett.....	Dec., 1895.	Local..	Serial.....
122	First Italian, E. V. A. Belfatto.....	March, 1891.	Local..	Serial.....
123	Fraternal, B. H. Vanness.....	April, 1887.	Local..	Serial.....
124	German, C. C. Lienau.....	June, 1881.	Local..	Serial.....
125	Grand, George Grimme.....	Nov., 1891.	Local..	Serial.....
126	Hearthstone, J. B. Faitoute	Dec., 1888.	Local..	Serial.....
127	Improved, C. C. Lienau.....	April, 1893.	Local..	Serial.....
128	Home, Max Sachs .. .	June, 1884.	Local..	Serial.....
129	Howard, Thomas Gallacher	Aug., 1884.	Local..	Serial.....
130	Knights of Pythias, Rudolph Levi	April, 1886.	Local..	Serial.....
131	Lincoln, John Hust.....	Jan., 1887.	Local..	Serial.....
132	Mechanics', F. Tegen, Jr*.....	Oct., 1894.	Local..	Serial.....
133	Mercer, Adam Hersinger.....	Dec., 1890.	Local..	Serial.....
134	Mercantile Co-op. Bank,† A. L. Chatterton,.....	April, 1894.	State†.	Perpetual...
134½	Metropolitan, M. W. Lyon.....	Oct., 1894.	State ..	Serial
135	Modern, Ernest Nagel	May, 1892.	Local..	Serial.....
136	Mutual, J. A. Barry.....	May, 1867.	Local..	Serial.....
136½	Mutual Savings, M. P. Roche.....	Feb., 1895.	Local..	Perpetual...
137	Mutual Land and Home,‡ G. L. Staats.....	Jan., 1892.	Local..	Termin'g‡
137½	National Provident, A. P. Gifford.....	July, 1895.	Nat'l ..	Serial
138	Newark, G. W. Frey	May, 1883.	Local ..	Serial.....
139	New Jersey, August Heine.....	July, 1887.	Local..	Serial.....
140	Norfolk, C. P. Nagel.....	April, 1888.	Local..	Serial.....
141	North End, J. H. McKinnon.....	May, 1889.	Local..	Serial.....
142	Northwestern, M. H. Hagaman.....	March, 1892.	Local..	Serial.....
143	Passaic, Max Sachs*	June, 1884.	Local..	Serial.....
144	Phoenix, C. C. Lienau.....	Jan., 1887.	Local..	Serial.....
144½	Progress, Meier Newman.....	Feb., 1895.	Local..	Serial
145	Protection, G. W. Frey	Jan., 1886.	Local..	Serial

* Not reported. † Removed from Jersey City; officers' addresses as given, in New York City. See 1894 Bureau report. ‡ Homestead association; no maturing value.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSO- CIATION YEAR.		INSTALLMENT DUES PER SHARE.		Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.		
Quarterly	37	37	.....	.....	Monthly ...	\$1 00	.....	\$200 121
Annually	5	4	.....	.....	Monthly ...	1 00	*	200 122
Annually	8	8	.....	.....	Monthly ...	1 00	.....	200 123
Annually.....	9	7	June, 1894.	132	Monthly ...	1 00	+\$0 25	200 124
Annually.....	4	4	.....	.....	Monthly ...	1 00	.....	200 125
Semi-annually ..	12	12	.....	.....	Monthly ...	1 00	.....	200 126
Semi-annually ..	4	4	.....	.....	Monthly ...	1 00	+25	200 127
Irregularly.....	7	7	.....	.....	Monthly ...	1 00	.....	200 128
Annually.....	11	11	.....	.....	Monthly ...	1. 00	.....	200 129
Annually.....	9	9	.....	.....	Monthly ...	1. 00	.....	200 130
Semi-annually ..	9	9	.....	.....	Monthly ...	1 00	.....	200 131
Annually.....	8	8	.....	.....	Monthly ...	1 00	.....	200 132
Annually.....	4	4	.....	.....	Monthly ...	1 00	.....	200 133
.....	.....	.....	.....	.....	Monthly {	25	{ 1 00	100 134
.....	.....	.....	.....	.....	.....	50	}	.....
Monthly .....	.....	.....	.....	.....	Weekly....	7	{ 50	134½
Annually.....	4	4	Dec., 1894	.....	Monthly ...	25	{ 100	.....
Quarterly.....	87	42	Mar., 1895.	129	Monthly ...	1 00	.....	200 135
.....	.....	.....	June, Sept.,	.....	.....	.....	}	.....
Optional	1	1	.....	.....	Weekly....	25	.....	100 136½
Monthly .....	.....	.....	.....	.....	Weekly ...	1 00	*	† 137
.....	.....	.....	.....	.....	Monthly {	1 00	}	200 137½
Annually	10	9	Aug., 1894.	135	Monthly ...	1 00	.....	200 138
Semi-annually ..	14	14	.....	.....	Monthly ...	1 00	.....	200 139
Semi-annually ..	14	14	.....	.....	Monthly ...	1 00	.....	200 140
Semi-annually ..	12	12	.....	.....	Monthly ...	1 00	.....	200 141
Annually.....	3	3	.....	.....	Monthly ...	1 00	.....	200 142
Irregularly.....	6	6	.....	.....	Monthly ...	1 00	.....	200 143
Semi-annually ..	14	14	.....	.....	Monthly ...	1 00	.....	200 144
Semi-annually ..	1	1	.....	.....	Monthly {	50	}	100 144½
Annually.....	9	9	.....	.....	Monthly {	75	}	100 145

* Not reported.

† Per pass-book. ‡ Homestead association; no maturing value.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
ESSEX COUNTY—CONTINUED.				
146	Newark—Prudential, John Kreitler.....	June, 1892.	Local.	Serial
147	Reliable, Ferd. Heichemer.....	Sept., 1884.	Local.	Serial
148	Republic, E. L. Conklin*.....	Nov., 1893.	State...	Perpetual ..
149	Roseville, J. S. Stewart.....	Nov., 1885.	Local.	Serial
150	Savings, F. J. Burgdorf	Jan., 1886.	Local.	Serial
151	Security, C. B. Duncan.....	July, 1884.	Local.	Serial
152	Seventh Ward, J. A. Berry..	Oct., 1891.	Local.	Serial
153	Springfield, Ernest Nagel	July, 1893.	Local.	Serial
154	State, F. W. Sullivan.....	Aug., 1887.	Local.	Serial
155	Standard, Max Sachſ†	Sept., 1886.	Local.	Serial
156	Tenth Ward, C. B. Duncan.....	Feb., 1887.	Local.	Serial
157	Teutonia, Felix Ohaus†.....	Oct., 1890.	Local.	Serial
158	Thirteenth Ward, Fred. Westphal.....	April, 1887.	Local.	Serial
159	Union, De F. P. Lozier.....	Oct., 1887.	Local.	Serial
160	Uptown, Theo. Umbescheiden.....	June, 1892.	Local.	Serial
161	Washington, George Grimme.....	May, 1887.	Local.	Serial
162	West End, H. T. Meyer.....	June, 1888.	Local.	Serial
163	Woodside, A. G. Heller.....	Aug., 1884.	Local.	Serial
164	Workingmen's, John Zippel, Jr.....	April, 1888.	Local.	Serial
GLOUCESTER COUNTY.				
165	Clayton—Building, W. A. Williamson.....	March, 1880.	Local..	Serial
166	Glassboro—Loan and Bldg., Thos. Annadown.....	June, 1883.	Local.	Serial
167	Mullica Hill—Loan and Bldg., E. L. Stratton.....	Jan., 1876.	Local.	Serial
168	Paulsboro—Loan and Bldg., W. J. Adamson,†	Feb., 1873.	Local.	Serial
169	Swedesboro—Loan and Bldg., Samuel Avis....	May, 1871.	Local.	Serial
170	Williamstown—Monroe, H. K. Bugbee.....	Feb., 1870.	Local.	Serial
171	Woodbury—Real Estate, G. E. Pierson.....	May, 1871.	Local..	Serial
HUDSON COUNTY.				
172	Arlington—Building and Loan, E. E. Allbee.....	June, 1892.	Local.	Perpetual ..
173	Equity, John Sumner.....	Jan., 1889.	Local.	Perpetual ..
174	Kearny, F. C. Williams.....	Nov., 1884.	Local..	Serial

* Association removed from Jersey City. † Not reported.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.		
Semi-annually..	6	6			Monthly..	\$1 00	\$1 00	\$200
Annually	10	9	May, 1895	129	Monthly..	1 00	..	200
.....	.....	.....	.....	.....	Monthly..	{ 25	100	148
.....	.....	.....	.....	.....	Month'y..	1 00	.....	149
Annually.....	9	9			Monthly..	1 00	.....	200
Semi-annually..	11	11			Monthly..	1 00	.....	150
Semi-annually..	18	18			Monthly..	1 00	+15	200
Quarterly.....	10	10			Monthly..	1 00	.....	151
Irregularly.....	3	3			Monthly..	1 00	.....	200
Semi-annually..	11	11			Monthly..	1 00	.....	152
Annually.....	9	9			Monthly..	1 00	.....	200
Semi-annually..	16	16			Weekly...	25	.....	153
Semi-annually..	10	10			Monthly..	1 00	.....	200
Annually.....	9	9			Weekly...	25	.....	154
Semi-annually..	17	17			Monthly..	1 00	.....	200
Semi-annually..	5	5			Month'y..	1 00	.....	155
Annually.....	8	8			Monthly..	1 00	.....	200
Quadri-mo'thly	17	17			Monthly..	1 00	.....	156
Annua ly.....	11	11			Monthly..	1 00	.....	200
Semi-annually ..	12	9	{ Oct., 1894. May, 1895	{ 77 { 78	Weekly....	25	{ 100 { 200	164
Annually.....	11	9			Monthly..	1 00	.....	200
Trieon'ally.....	4	3	Dec., 1894.	139	Monthly..	1 00	..	165
Annually.....	19	11	Oct., 1894.	142	Monthly..	1 00	200	66
Annually.....	21	12	*	*	Monthly..	1 00	+50	167
Annually.....	19	11			Monthly..	1 00	.....	200
Annually.....	20	8	Feb., 1894.	145	Monthly..	1 00	.....	168
Annually.....	24	11	Dec., 1894.	140	Monthly..	1 00	.....	200
.....	.....	.....	.....	.....	Monthly..	50	25	169
.....	.....	.....	.....	.....	Monthly..	50	25	170
Semi-annually..	12	12			Monthly..	1 00	+25	200

* Not reported. † Per pass-book. ‡ Paid \$102.68 and \$101.32, respectively. § Maturing value of only second and third series, \$100.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	HUDSON COUNTY—CONTINUED.			
175	Bayonne—Building, J. H. Johnston.....	Dec., 1884.	Local.	Serial
176	Centreville, J. P. Krebs	Aug., 1889	Local.	Serial
177	Pamrapo, D. T. Crispin	Jan., 1887.	Local.	Serial
178	Harrison—H. and Kearny, Anthony O'Mally ..	May, 1886.	Local.	Serial
179	People's, J. A. Riordan	Sept., 1873.	Local.	Serial
180	Hoboken—Bldg. and Loan, J. S. Parry	Feb., 1887.	Local.	Serial
180	Kearny—Mutual, D. H. Holmes	June, 1895.	Local.	Serial
181	Town of Union—Bldg. & Loan, F. C. Hansen,	Sept., 1888.	Local.	Serial
182	West Hoboken—Palisade, J. L. Moy.....	March, 1891.	Local.	Serial
183	Jersey City—Bergen Mutual, G. W. Laforge...	March, 1887.	Local..	Terminat'g
184	Caledonian, F. Pfennigwerth.....	May, 1887.	Local.	Serial
185	Carteret, Wm. V. Garrison.....	Jan., 1890.	Local..	Serial
185	Central, A. J. Besson	July, 1895.	Local.	Serial
186	Columbia, J. H. Coyle	Sept., 1886.	Local.	Serial
187	Commercial, J. P. Landrine	April, 1893.	State..	Serial
188	Communipaw, Fred Klein.....	March, 1891.	Local.	Serial
189	Crescent, Simon Rowland.....	Oct , 1891.	Local..	Terminat'g
189	Empire, N. L. Poladieu.....	June, 1895.	Local.	Serial
190	Enterprise, R. A. Simpson.....	March, 1887.	Local..	Serial
191	Eureka, W. J. Mileham.....	June, 1893.	Local..	Serial
192	Erie, J. R. Bowen.....	Jan., 1888.	Local..	Serial
193	Excelsior, Wm. G. Nelson.....	Oct., 1885.	Local..	Serial
194	Fairmount, J. P. Landrine.....	Nov., 1887.	Local..	Terminat'g
195	Garfield, G. R. Hough.....	March, 1886.	Local..	Serial
196	Greenville, Richard Routh.....	Nov., 1875.	Local..	Serial
197	Greenville, No. 2, G. F. Witt.....	Feb., 1884.	Local..	Serial
198	Greenville United, C. A. Hopman	April, 1891.	Local..	Serial
199	Highland, J. P. Landrine	March, 1890.	Local..	Terminat'g
200	Home, J. P. Landrine.....	April, 1885.	Local..	Terminat'g
201	Hudson City—Fred. Klein	July, 1887.	Local..	Serial
202	Hudson Mutual, W. J. Mileham.....	Dec., 1881.	Local..	Serial
203	Improved Land & Loan, D. H. Blackham,	Feb., 1888.	Local..	Perpetual ..
204	Industrial, E. W. Insley.....	July, 1886.	Local..	Serial
205	Jersey City, W. G. E. See.....	Nov., 1885.	Local..	Serial
206	Lafayette, J. W. Leonard.....	Feb , 1884	Local..	Serial
207	Lincoln, T. R. Lewis	June, 1886.	Local..	Serial

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Entrance fee per share	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity	Time (in months).	When payable.	Amount payable.			
Annually	7	7			Monthly	\$1 00	.....	\$200	175
Annually	6	6			Monthly	1 00	.....	200	176
Annually	8	8			Monthly	1 00	*\$0 50	300	177
Annually	9	9			Monthly	1 00	.....	200	178
Annually	22	11	Oct., 1894	133	Monthly	1 00	.....	200	179
Annually	8	8			Monthly	1 00	.50	200	180
Quarterly	2	2			Monthly	1 00	.....	240	180½
Annually	7	7			Monthly	1 00	*50	200	181
Annual y	4	3			Monthly	1 00	.....	200	182
.....	1	1			Weekly.....	25	.50	200	183
Quarterly	15	15			Monthly	1 00	*50	200	184
Annually	5	5			Weekly.....	25	*50	200	185
Annually	1	1			Monthly	1 00	*50	200	185½
Annually	9	9			Semi-mon'y..	5	*50	200	186
Quarterly	8	8			Weekly.....	25	†	200	187
Semi-annually..	8	8			Monthly	1 00	*50	200	188
.....	1	1			Weekly.....	25	*50	200	189
Quarterly.....	2	2			Bi-weekly....	.50	.50	200	189½
Irregularly.....	6	6			Monthly	1 00	*50	200	190
Semi-annually..	4	4			Monthly	1 00	*50	200	191
Semi-annually..	12	12			Monthly	1 00	*50	200	192
Annually	8	8			Weekly.....	25	*50	200	193
.....	1	1			Weekly	25	*50	200	194
Annually	8	8			Monthly	1 00	.....	200	195
Annually	13	9	Dec., 1894.	144	Weekly	25	*1 30	500	196
Irreg'larly	7	7			Weekly	25	*50	500	197
Annually	4	4			Weekly	25	.....	500	198
.....	1	1			Weekly	25	*50	200	199
.....	1	1			Weekly	25	*50	200	200
Annually	9	9			Weekly	25	.....	200	201
Semi-annually..	15	10			Monthly	1 00	.....	200	202
.....	.....	.....			Monthly	1 00	.50	200	203
Annually	9	9			Weekly	25	*50	200	204
Annually	6	6			Monthly	1 00	.....	200	205
Annually	10	10			Monthly	1 00	*50	200	206
Quarterly..	15	15			Semi-mon'y..	25	*50	200	207

* Per member or pass-book. † Not reported. ‡ \$156 paid in dues; \$286.74 maturity value.
 § Weekly.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
HUDSON COUNTY—CONTINUED.				
208	Jersey City—Madison, C. M. Horton.....	March, 1889.	Local..	Serial
209	Monticello, J. A. Knoeller...	Feb., 1886.	Local..	Serial.....
210	Montgomery, J. P. Landrine.....	May, 1889	Local..	Terminat'g
211	North Hudson, A. A. Franck	May, 1886	Local..	Serial*
212	Pavonia, D. D. Clark	May, 1885.	Local..	Serial
213	Paulus Hook, G. W. E. See.....	Aug., 1884.	Local..	Serial
214	Phoenix, J. S. Clarke	Jan., 1884.	Local..	Serial
215	Security, O. H. Lohsen.....	Nov., 1887.	Local	Serial
215½	Security Union, J. T. Watkins,†.....	June, 1894.	Nat'l..	Serial
216	Star, C. A. Laws.	Aug., 1885	Local..	Serial
217	Union, Wm R Starratt.....	April,	1890	Local..
218	Washington, Samuel Drayton.....	June, 1887.	Local..	Serial.....
HUNTERDON COUNTY.				
219	Flemington—Bldg. & Loan, No 4, J. L. Connet, Feb.,	1892.	Local..	Terminat'g
220	Lambertville—Centennial, Levi Brown.....	Aug., 1876.	Local..	Serial
MERCER COUNTY.				
221	Hightstown—Bldg. and Loan, W. W. Swett ...	Feb ,	1890.	Local..
222	Hopewell—Bldg. and Loan, J. S. Van Dike ...	Jan.,	1883.	Local..
223	People's, J. C. Harrison.....	March,	1893.	Local..
224	Pennington—Bldg. and Loan, T. D. Durling	Sept.,	1889.	Local..
225	Trenton—Mechanics', P. W. Crozer	Sept.,	1862.	Local..
226	Mercer, P. W. Crozer	Feb.,	1854.	Local..
226½	People's.....	†		Serial*
227	N. J. Bldg. Loan & Inv., J. V. Boyd.....	July,	1891.	State.. Perpetual..
227½	Equitable, J. W. Shallcross.....	Aug.,	1895.	Local..
MIDDLESEX COUNTY.				
228	Dunellen—Bldg. and Loan, W. H. Cole.....	April,	1887.	Local..
229	Jamesburg—Mutual, J. D. Courier.....	Feb.,	1869.	Local..
230	South River—Bldg. and Loan, Wm. Campbell, April,	1892.	Local..	Serial.....

* Terminating classes or issues. † Office at Scranton, Pa ; no business has been transacted in this State. ‡ No information obtainable since 1891.

TABLE 1 - LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES	SERIES MATURED DURING ASSO- CIATION YEAR.		INSTALLMENT DUES PER SHARE.		Entrance fee per share.	Maturing value of shares.	Office number.
		Issued.	Running.	Date of maturity.	Time (in months).	When payable.		
Semi-annually ...	11	11	.	Monthly	\$1 00	*\$0 50	\$200	208
Annually.....	9	9	.	Weekly.....	25	50	200	209
.....	1	1	.	Weekly.....	25	.....	200	210
Annually.....	7	7	.	Monthly	1 00	50	200	211
Annually.....	9	9	.	Semi-mon'y.	+25	*50	200	212
Annually.....	7	7	.	Monthly	1 00	.....	200	213
Annually.....	10	9	May, 1894.	125	Monthly	1 00	.....	200 214
Quarterly.....	28	25	.	Monthly	1 00	*50	200	215
Monthly.....	28	28	.	Monthly	{ 80	.....	100	215½
					42	25 }		
Annually.....	9	9	.	Monthly	1 00	*50	200	216
Semi-annually ...	10	10	.	Monthly	1 00	*50	200	217
Irregularly.....	9	9	.	Monthly	1 00	50	200	218
.....	1	1	.	Month'y	1 00	.....	100	219
Annually.....	19	12	July, 1891.	147	Monthly	1 00	.....	200 220
Annually.....	3	3	.	Monthly	1 00	25	200	221
Irregularly..	2	2	†	Monthly	1 00	.....	200	222
.....	1	1	.	Monthly	1 00	.....	200	223
.....	1	1	.	Monthly	1 00	.....	200	224
Irregularly.....	3	3	.	Monthly	1 00	.....	200	225
Biennially.....	11	3	.	Monthly	1 00	.....	200	226
.....	.....	.....	.....	Monthly	{ 1 00	65 }	100	227
					30 }	.....	
Semi-annually ...	1	1	.	Monthly	1 00	1 00	200	227½
Irregularly.....	3	3	.	Monthly	1 00	10	200	228
Biennially.	10	5	.	Monthly	1 00	.....	200	229
Annually.....	3	3	.	Monthly	1 00	.....	200	230

* Per member. † Weekly. ‡ The association wound up in March, 1895.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
MIDDLESEX COUNTY—CONTINUED.				
231	South Amboy—Star, Tobias Grace.....	Jan., 1889	Local.	Serial
232	Perth Amboy—Bi-centennial, J. E. Chapman,	May, 1885	Local..	Terminat'g
233	Ci-zens', Harry Conrad.....	Dec., 1892	Local..	Perpetual...
234	Homestead, J. S. Wight.....	Sept., 1886	Local.	Serial
235	New Brunswick—Amer'n, No. 2, P. G. Polhemus,	March, 1887	Local.	Terminat'g
236	Excelsior, T E. Townsend.....	April, 1888	Local.	Terminat'g
237	Homestead, Nahum Kent.....	June, 1886	Local..	Serial
238	Merchants', T. E. Townsend.....	Jan., 1895	Local.	Serial
239	People's, No. 2, D T. R. Runyon.....	March, 1891	Local..	Serial
239½	Provident, E B. Wyckoff.....	June, 1894	Local.	Serial
240	Security, D. D. Williamson	March, 1889	Local..	Serial
240½	Workingmen's, Patrick Hagerty	Aug., 1895	Local.	Serial
MONMOUTH COUNTY.				
241	Asbury Park—Bldg. and Loan, H. C. Winsor,	Feb., 1874	Local.	Serial
242	Atlantic Highlands—Sav'g Fund, C. R. Snyder,	Nov., 1887	Local..	Serial
243	Belmar—Bldg. and Loan, Chas. McDermott...	Aug., 1891	Local..	Serial
244	Freehold—Mutual, A. C. Hartshorne.....	June, 1869	Local..	Serial
245	Keyport—Bldg. and Loan, B. B. Ogden.....	April, 1874	Local..	Serial
246	Long Branch—Bldg. and Loan, L. G. Bliss	Dec., 1868	Local.	Serial
247	Manasquan—Squan Vil'age, J. W. Borden.....	April, 1874	Local..	Serial
248	Matawan - Bldg. and Loan, E. I. Brown.....	Nov., 1888	Local..	Terminat'g
249	Red Bank—Bldg. and Loan, Thos Davis.....	March, 1887	Local..	Serial
MORRIS COUNTY.				
250	Boonton—Bldg. and Loan, E. A. Fisher.....	May, 1889	Local..	Perpetual...
251	Dover—Bldg. and Loan, S. T. Smith	Oct., 1887	Local..	Serial
252	Morristown—Bldg. and Loan, T. R. Pierson...	Sept., 1886	Local..	Serial
OCEAN COUNTY.				
253	Toms River—Dover, J. L. Cowperthwait.....	March, 1883	Local..	Serial
PASSAIC COUNTY.				
254	Little Falls—Bldg. and Loan, C. W. Matches..	April, 1887	Local..	Serial

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity	Time (in months).	When payable.	Amount payable.		
Annually.....	6	6		Monthly.....	\$1 00	\$0 10	\$200	231
.....	1	1		Monthly ...	1 00	25	200	232
.....				Weekly....	25	*50	100	233
Semi-annually ...	30	30		Monthly....	1 00		200	234
.....	1	1		Monthly....	1 00	25	200	235
.....	1	1		Monthly....	1 00	25	200	236
Annual'y.....	10	10		Monthly ...	2 00	25	300	237
Annually.....	1	1	†	Monthly....	1 00	25	200	238
Annually.....	4	4		Monthly....	1 00	25	200	239
Semi-annual'y	2	2		Monthly....	1 00	25	200	239½
Annually.....	6	6		Monthly....	1 00	25	200	240
Annually.....	1	1		Monthly....	1 00	25	200	240½
Annual'y.....	21	10	Feb., 1895.	182	Monthly....	1 00		200 241
Annually.....	8	8		Monthly....	1 00	20	200	242
Annually.....	4	4		Monthly....	1 00	*25	200	243
Annually.....	13	10		Monthly....	1 00	‡10	200	244
Irregularly.....	3	2		Monthly....	1 00		200	245
Annually.....	18	11	Feb., 1895	135	Monthly....	1 00		200 246
Irregularly.....	7	4		Monthly....	1 00		200	247
.....	1	1		Monthly....	1 00		200	248
Annually.....	8	8		Monthly....	1 00	15	200	249
.....				Bi-weekly..	1 00	‡	250	250
Annually.....	7	7		Monthly....	1 00		200	251
Irregularly.....	7	7		Monthly....	1 00		200	252
Annually.....	4	4	Nov., 1894.	141	Monthly....	1 00		200 253
Annually.....	8	8		Monthly....	1 00		200	254

*Per pass-book. †Terminating association; wound up in October, 1894, in 128 months.
‡5 cents first month, and 10 cents monthly thereafter. § Not reported.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.		Terminating, serial, perpetual (permanent).
			Local.	State.	
PASSAIC COUNTY—CONTINUED.					
255	Passaic City—Mutual, William Malcolm.....	April, 1882.	Local..	Serial.....	
256	People's, W. H. Speer.....	Sept., 1887.	Local..	Serial.....	
257	Union, H. F. Datesman.....	June, 1888	Local..	Serial.....	
257½	Home, Wm. B. Davidson	May, 1895.	Local..	Serial.....	
258	Paterson—Celtic, Hugh Sweeney	April, 1882.	Local..	Serial.....	
259	Citizens', Abram Klenert.....	March, 1892.	Local..	Serial.....	
260	Eastside, E. H. Olden.....	April, 1892	Local..	Serial.....	
261	German-American, Julius Schwab	Sept., 1892.	Local..	Serial	
262	Iron and Silk, W. J. McFarlan.....	June, 1883.	Local..	Serial.....	
263	Manchester, G. W. Allee.....	Jan., 1888	Local..	Serial.....	
264	Mechanics', A. W. Inglis	April, 1883.	Local..	Serial.....	
265	Mutual, E. H. Lambert	Nov., 1878.	Local..	Serial.....	
266	People's, Frank Holland.....	Nov., 1883	Local..	Serial.....	
267	Provident, Daniel Van Winkle.....	April, 1886.	Local..	Serial.....	
268	Riverside, E. Van Houten, Jr.....	June, 1887.	Local..	Serial	
269	South Paterson, Franklin Thorn	Feb., 1890.	Local..	Serial.....	
270	Totowa, Robert Leggett.....	March, 1892	Local..	Serial.....	
271	Union, Sidney Farrar	Dec., 1882.	Local..	Serial.....	
271½	N. J. Mutual Investment, Chas. Reynolds,	Sept., 1894.	State ...	Perpetual..	
SALEM COUNTY.					
272	Quinton—Loan and Bldg., W. F. Perry	Nov., 1870.	Local..	Serial	
273	Salem—Franklin, B. F. Wood	April, 1861.	Local..	Serial.....	
274	Woodstown—Union, Franklin Flitcraft	Jan., 1870.	Local..	Serial	
SOMERSET COUNTY.					
275	Bound Brook—Bldg. and Loan, R. H. Brokaw,	May, 1887	Local..	Serial	
276	East Millstone—Millstone, S. V. R. Taylor....	April, 1890.	Local..	Terminat'g	
277	Somerville—Citizens', A. P. Sutphin.....	Nov., 1890.	Local..	Serial.....	
278	People's, G. V. Vanderveer.	Feb. 1887.	Local..	Serial.....	
SUSSEX COUNTY.					
279	Newton—Merriam Shoe, W. H. Hall.....	Sept., 1890.	Local ..	Serial	

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable			
Semi-annually ..	19	17	July, 1894.	135	Monthly....	\$1 00	\$0 40	\$200 255	
Semi-annually ..	15	15	.....	.....	Monthly ...	1 00	30	200 256	
Semi-annually ..	14	14	.....	.....	Monthly ...	1 00	30	200 257	
Semi-annually ..	1	1	.....	.....	Monthly ...	1 00	25	200 257½	
Annually.....	13	11	Nov., 1894.	140	Monthly....	1 00	25	200 258	
Annually.....	3	3	.....	.....	Monthly ...	1 00	50	200 259	
Annually.....	3	3	.....	.....	Monthly ...	1 00	50	200 260	
Annually.....	4	4	.....	.....	Monthly ...	1 00	50	200 261	
Annually.....	12	12	*	*	Monthly ...	1 00	*	200 262	
Annually.....	7	7	.....	.....	Monthly ...	1 00	50	200 263	
Annually.....	12	12	June, 1894	134	Monthly ...	1 00	50	200 264	
Annually.....	16	11	.....	.....	Monthly ...	1 00	1 00	200 265	
Annually.....	11	11	.....	.....	Monthly ...	1 00	.....	200 266	
Annually.....	9	9	.....	.....	Monthly ...	1 00	50	200 267	
Annually.....	8	8	.....	.....	Monthly ...	1 00	50	200 268	
Annually.....	5	5	.....	.....	Monthly ...	1 00	*	200 269	
Annually.....	3	3	.....	.....	Monthly ...	1 00	50	200 270	
Annually.....	13	10	Aug., 1894	128	Monthly ...	1 00	1 00	200 271	
						1 00			
					Monthly ...	75			
						50	1 00	100 271½	
						25			
Annually.....	14	10	May, 1894.	144	Monthly ...	1 00	25	200 272	
Annually.....	34	12	March, 1895.	144	Monthly ...	1 00	25	200 273	
Biennially.....	11	6	Dec., 1894	144	Monthly ...	50	†50	100 274	
Optional	5	5	.....	.....	Monthly ...	1 00	†50	200 275	
.....	1	1	.....	.....	Monthly ...	1 00	.....	200 276	
Annually.....	3	3	.....	.....	Monthly ...	1 00	*	200 277	
Annually.....	4	4	.....	.....	Monthly ...	1 00	.....	200 278	
Annually.....	5	5	.....	.....	Monthly ...	1 00	15	200 279	

* Not reported.

† Per member.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.		Terminating, serial, perpetual (permanent).
			Local.	State.	
UNION COUNTY.					
280	Cranford—Mutual, Kenyon Messick.....	Aug., 1887.	Local..	Serial	
281	Girwood—Bldg. and Loan, W. E. Miner.....	March, 1893.	Local..	Serial	
282	Rahway—Workmen's, G. H. Waters.....	Jan., 1886.	Local..	Serial	
283	Union Savings, E. B. Clay	May, 1894.	State..	Perpetual ..	
284	Roselle—Bldg. and Loan, W. C. Hope.....	June, 1889	Local..	Serial	
285	Summit—Bldg and Loan, Nathaniel George..	Nov, 1891.	Local..	Serial	
286	Westfield—Bldg. and Loan, J. R. Connolly....	Dec., 1888.	Local..	Serial	
287	Plainfield—Bldg. and Loan, B. F. Coriell.....	March, 1884.	Local..	Serial*	
288	Home, S. K. Struthers	March, 1888.	Local..	Serial	
289	Elizabeth—Central, Reinhard Gerke.....	Oct., 1885.	Local..	Perpetual ..	
290	Citizens', J. W. Hall, Jr.....	March,	1887.	Local..	Perpetual ..
291	Columbia, E. A. Faulks.....	April,	1892.	Local..	Perpetual ..
292	Elizabeth, Carl Hoffacker	March,	1869.	Local..	Perpe ual ..
293	Excelsior, Christian Friederich.....	May,	1887.	Local..	Perpetual ..
294	Elizabethport, Martin Houlihan	April,	1875.	Local..	Serial
295	Harmonia, F. A. Gabriel.....	May,	1872.	Local..	Perpetual...
296	Union County, J. J. McGrath	April,	1886.	Local..	Serial
297	Union Square, Robt. B. Cleveland	Feb.,	1891.	Local..	Serial
297 ²	Equitable, J. I Woodruff.....	July,	1895.	Local..	Serial
WARREN COUNTY.					
298	Phillipsburg—No. 4, S. C. Smith.....	May,	1876.	Local..	Serial
299	No. 5, John Eilenburg.....	June,	1882.	Local..	Serial

* In terminating issues.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING ASSOCIATION YEAR.		INSTALLMENT DUES PER SHARE.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Annually.....	8	8	.....	.....	Monthly ...	\$1 00		\$200	280
Monthly	14	14	.....	.....	Monthly ...	1 00	*	200	281
Irregularly	4	4	.....	.....	Monthly ...	1 00	\$0 25	200	282
					Monthly {	1 00	50 {	100	283
							25 }		
Monthly	41	37	.....	.....	Monthly ...	1 00	25	200	284
Irregularly.....	14	13	.....	.....	Monthly ...	1 00	10	200	285
Annually.....	5	5	.....	.....	Monthly ...	1 00	50	200	286
Irregularly.....	4	4	.....	.....	Monthly ...	1 00		200	287
Semi-annually..	14	14	.....	.....	Monthly ...	1 00	25	200	288
	..	..	.....	.....	Monthly ...	1 00	50	200	289
	..	..	.....	.....	Monthly ...	1 00	20	200	290
	..	..	.....	.....	Monthly ...	1 00	†1 00	240	291
	..	..	.....	.....	Monthly ...	1 00	25	200	292
	..	..	.....	.....	Weekly ....	.....	5	200	293
Quarterly.....	79	43	Dec., 1894.	136	Monthly ...	1 00		200	294
					Monthly ...	1 00	10	200	295
Monthly	96	93	.....	.....	Monthly ...	1 00	10	200	296
Monthly	25	21	.....	.....	Monthly ...	1 00	†1 00	200	297
Quarterly....	1	1	.....	.....	Monthly ...	1 00	10	240	297½
Annually.....	19	11	April, 1895	132	Monthly ...	1 00		200	298
Annually.....	6	6	.....	.....	Monthly ...	1 00		200	299

* Not reported.

† Per member.

‡ Also \$1 per pass-book.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF		
				Shares in force.	Shares pledged (borrowed on).	Shareholders.
ATLANTIC COUNTY.						
1	Atlantic City—Loan and Building...	26	Dec. 31, 1894.†	4,754	1,718	842
2	Mutual.....	6	Feb. 26, 1895.	527	90	119
3	People's.....	11	Sept. 10, 1895.‡	.....	.....	.....
4	Egg Harbor—Building and Loan....	11	June 12, 1895.	858	296	297
5	Hammonton—Loan and Building....	23	Dec. 6, 1894.	2,884	1,268	423
6	Workingmen's.....	17	Dec. 1, 1894.	2,860	1,061	506
7	Mays Landing—Building and Loan..	5	Jan. 1, 1895.	676	152	141
8	Pleasantville—Mutual.....	25	April 4, 1894 †	1,181	265	366
BERGEN COUNTY.						
9	Allendale—Co-operative.....	6	May 1, 1895.	576	222	98
10	Bogota—Building and Loan.....	2	March 30, 1895.	481	124	74
11	Carlstadt—Mutual.....	5	April 18, 1895.	1,287	810	164
12	Closter—Harrington.....	6	May 21, 1894.	948	290	149
13	Englewood—Mutual.....	8	June 1, 1895.	2,742	748	857
14	Fairlawn—Saddle River.....	14	Nov. 15, 1894.	285	22	21
15	Fort Lee—Building and Loan.....	2	Jan. 1, 1895.	899	48	77
16	Hackensack—Mutual.....	8	Feb. 15, 1895.	4,818	1,024	711
17	Harsbrouck Heights—Bldg. & Loan..	5	May 31, 1895.	991	218	129
18	Hillside—Progressive.....	2	July 16, 1895.‡	271	16	‡
19	Lodi—Building and Loan.....	3	May 28, 1895.	878	123	146
20	Midland Park—Franklin.....	34	Dec. 31, 1894.†	875	71	72
21	Oradell—Bergen County.....	7	Feb. 28, 1895.	2,293	727	849
22	Palisades Park—Co-operative.....	1	July 31, 1895.	60	8	80
23	Park Ridge—Eureka.....	5	Feb. 7, 1895.	614	159	109
24	Washington Township.....	5	Aug. 31, 1895.||	67	14	‡
25	R. Imsey—Building and Loan.....	5	Aug. 31, 1895.	568	158	81
26	Ridgefield—Building and Loan.....	5	Nov. 30, 1894.†	1,868	188	194
27	Ridgefield Park—Bldg. and Loan....	1	Feb. 5, 1895.	490	78	46
28	Ridgewood—Building and Loan....	94	Dec. 18, 1894.	8,298	924	273
29	Co-operative.....	4	July 1, 1895.	524	98	86
30	Rutherford—Mutual.....	19	May 9, 1895.	8,245	890	876
BURLINGTON COUNTY.						
31	Beverly—Building and Loan.....	27	Oct. 31, 1895.	898	285	174
32	Bordentown—Building and Loan....	153	Sept. 16, 1895.	1,882	448	258
33	Burlington—City.....	27	July 29, 1895.	1,068	405	208
34	Farmers' and Mechanics'.....	24	March 1, 1895.	1,858	427	281
35	Delanco—Building and Loan	5	May 22, 1895.‡	.....	.....	.....
36	Florence—Saving Fund.....	18	March 9, 1895.	618	290	120
37	Moorestown—Building and Loan....	8	Dec. 31, 1894.	587	126	111
38	Workingmen's.....	7	July 27, 1895.	712	814	123
39	Mount Holly—Building and Loan...	88	March 11, 1895.	2,068	858	883
40	Industry.....	21	April 20, 1895.	3,824	1,280	866
41	People's.....	12	Aug. 17, 1895.‡	.....	.....	123

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not verified. ‡ Not reported. § Verified by treasurer only. || Received too late for proper classification.

TABLE 2-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.

Net worth of associations (net assets).	Total dues on shares in force.	DEBTS OWING BY ASSOCIA-TIONS.				Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.				
		DURING YEAR.*		Cash borrowed.	Cash repaid.†								
		Total amount.‡	Total net earnings.†										
\$967,778 23,880	\$288,104 18,487	\$84,669 5,448	\$779 1,890	..... .....	..... \$8,829	\$868,562 25,770	\$110,444 27,457	\$109,781 27,452	1 2		
60,856 210,764 185,871 81,829 85,499	45,889 168,267 146,512 25,609 66,216	14,967 47,507 38,859 6,220 19,288	370 18,759 26,001 42 20,944	500 2,600	508	61,684 224,581 211,572 81,872 106,447	26,898 122,304 98,460 10,234 87,142	26,898 119,472 98,064 8,288 86,171	3 4 5 6 7 8				
86,208 8,799 48,218 57,762 188,061	28,838 8,115 89,771 45,964 107,076	7,870 684 8,447 11,798 25,985	54 1,010 120 18 89	1,200 4,000 4,000 8,850 8,000	1,200 4,000 4,000 8,850 8,000	87,048 10,809 48,878 60,675 142,878	17,668 7,504 88,178 81,778 18,8,611	16,278 7,084 88,104 27,681 99,027	9 10 11 12 13				
8,468 8,915 207,624 40,478 82,948 3,989 25,382 14,761 153,641 886 82,126 8,725 28,789 75,697 2,683 170,061 15,641 167,716	8,879 8,220 167,041 40,588 7,585 3,674 22,104 18,018 117,918 38,628 380 25 5,762 8,024 701 4,278 24,516 60,192 15,506 2,698 137,608 32,448 2,060 18,491 180,870	89 1,068 529 8,700 110 264 134 1,748 38,628 209 11 50 50 2,888 2,888 5,782 9,800 11,850 10,500 5,200 1,264 2,200 5,200 8,745	1,400 500 500 1,060 1,060 564 5,500 1,095 5,456 8,976 50 50 8,725 8,725 32,149 32,149 2,200 2,200 5,200 171,816 17,018 171,020	500 4,556 4,491 8,936 6,945 6,668 111,071 19,038 8,242 18,306 5,871 5,210 45,590 45,590 12,189 11,291 458 415 2 2 2 2 19,741 88,182 82,705 18,672 59,951 56,500 82,127 82,127	16,278 7,084 88,104 27,681 99,027 5,210 42,497 106,431 18,516 18,516 2,882 17,625 5,210 21 22 23 24 19,805 80,573 18,600 10,707 77,478	14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41							
66,971 70,844 90,457 115,877	58,678 61,944 66,804 87,804	18,298 8,400 28,658 27,578	6,116 119,887 8,710	..... ..... ..... .....	..... ..... ..... .....	78,087 70,844 90,681 119,087	19,847 26,418 88,274 84,886	18,424 26,901 88,808 24,461	31 32 33 34		
60,000 20,098 48,040 90,506 128,812	47,684 18,652 35,256 61,766 100,240	12,816 1,541 7,784 28,740 28,072	70 89 418 112,800 15,000	..... 2,000 8,400 14,881 14,881	4,060 4,500 4,500 11,500 11,500	60,070 20,182 44,989 90,506 148,812	11,636 11,104 20,361 28,589 65,556	11,542 10,551 19,844 27,461 64,410	36 37 38 39 40			

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Not reported. || Of this \$19,214 due on matured shares, but included in net assets. ¶ This due on matured shares, for which certificates are issued: included in net assets.

TABLE 2-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF		
				Share in force,	Shares pledged (borrowed on),	Borrowers.
	BURLINGTON COUNTY—Con.					
42	New Gretna—Building and Loan.....	6	March 16, 1895.	642	308	128 56
43	Palmyra—Building and Loan.....	8	March 4, 1895.	968	179	208 83
44	Pemberton—Building and Loan	27	April 1, 1895.	2,814	1,154	269 74
45	Riverside—Building and Loan.....	9	May 1, 1895.†	.....	.....	.....
46	Riverton—Cinnaminson.....	17	Oct. 14, 1895.†	2,485	926	342 161
47	Tuckerton—Mutual.....	21	March 16, 1895.†	886	848	221 78
	CAMDEN COUNTY.					
48	Berlin—Building and Loan.....	9	March 11, 1895.	529	188	185 57
49	Chesilhurst—Building and Loan.....	8	Aug. 8, 1895.‡	98	88	54 35
50	Clementon—Building and Loan.....	8	March 12, 1895.	188	17	47 5
51	Collingswood—Mutual.....	5	May 1, 1895.	229	88	88 11
52	Gloucester City—United Mutual.....	29	Aug. 10, 1895.	970	422	141 84
53	Improvement.....	8	June 25, 1895.	1,542	761	210 †
54	Haddonfield—Mutual.....	21	July 1, 1895.	4,642	1,496	627 200
55	Lindenwood—United Towns.....	5	March 11, 1895.	1,180	316	211 45
56	Magnolia—Mutual.....	6	April 1, 1895.	1,081	601	189 68
57	Merchantville—Building and Loan.....	5	Oct. 31, 1895.	8,236	885	474 137
58	Camden City—Artisans'.....	22	May 1, 1895.	8,914	1,199	600 208
59	Bishop Bayley.....	15	Feb. 25, 1895.†	8,586	1,364	694 863
60	Brotherhood.....	8	Dec. 31, 1894.†	241	68	56 16
61	Camden.....	28	July 1, 1895.	2,512	952	478 186
62	City	21	July 11, 1895.	2,440	802	437 188
63	Eastern Union.....	2	April 30, 1895.	17,029	1,840	1,659 181
64	Economy.....	13	Dec. 31, 1894.	8,481	848	404 108
65	Excelsior.....	25	July 2, 1895.†	.....	.....	.....
66	Franklin.....	22	Sept. 11, 1895.	8,896	1,466	716 839
67	German Centennial.....	19	April 1, 1895.	1,788	557	287 87
68	Guarantee.....	9	Aug. 30, 1895.	1,427	473	211 79
69	Homestead	11	Jan. 21, 1895.†	2,157	688	404 188
70	Metropolitan Savings.....	1	Nov. 1, 1895.†	181	11	78 8
71	Mechanics' and Workingmen's.....	24	Feb. 28, 1895.†	2,955	978	604 214
72	Mutual	23	April 17, 1895.	1,878	667	218 110
73	Mutual Bank.....	4	Dec. 31, 1894.	1215	10	52 1
74	Mutual Guarantee.....	4	March 30, 1895.	125,383	8,822	2,819 438
75	North Camden.....	16	Oct. 1, 1895.	3,596	1,325	486 97
76	People's.....	24	March 6, 1895.	2,798	889	583 159
77	Provident.....	2	Dec. 10, 1894.	684	81	116 12
78	South Ward.....	86	June 1, 1895.	1,875	802	266 128
79	State Mutual	4	Sept. 28, 1895.†	89,569	5,179	6,000 866
80	Stockton.....	4	Dec. 1, 1894.†	1,001	212	185 81
	CAPE MAY COUNTY.					
81	Avalon City—Building and Loan.....	6	April 24, 1895.†	.....	.....	.....
82	Cape May City—Saving Fund.....	29	Jan. 14, 1895.†	1,571	505	† 73

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not reported. ‡ Not verified. § Verified by treasurer only. ¶ Of these in New Jersey: 2,455, 48, 202 and 3, respectively. || Largely held out of State; no information reported as to this.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	DEBTS OWING BY ASSO- CIATION.			Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.				
			DURING YEAR.*		Cash borrowed.								
			Total amount.†	Cash repaid.‡									
\$28,494	\$17,976	\$5,518	.....	.....	.....	\$28,494	\$5,640	\$5,130	42	
88,664	82,816	6,348	\$96	.....	.....	88,700	19,757	17,649	43		
117,271	89,068	28,218	90	\$428	\$428	119,975	29,796	26,356	44				
190,207	186,620	58,587	185	4,560	4,560	190,892	66,579	63,716	46				
36,546	28,644	7,902	.....	.....	.....	86,546	11,495	10,962	47	
37,942	28,277	9,665	19	.....	.....	89,799	10,262	8,642	48		
7,641	5,307	2,384	82	.....	.....	7,678	1,995	1,698	49		
4,726	4,842	384	76	.....	.....	4,801	8,483	2,802	50		
9,180	7,746	1,434	880	.....	.....	10,010	4,542	3,175	51		
76,444	58,728	17,716	10,275	392	400	86,719	14,188	18,945	52				
145,488	105,948	39,485	13,688	.....	2,200	159,121	81,886	81,149	53			
859,234	288,392	75,842	1,007	.....	.....	860,241	152,860	122,444	54		
58,001	44,478	8,528	1,168	.....	.....	54,165	26,396	19,883	55		
64,828	54,192	10,686	87	.....	.....	64,845	29,589	29,279	56		
188,627	144,192	44,435	2,172	10,000	10,070	190,800	181,588	121,714	57				
254,944	200,294	54,650	7,048	10,500	10,500	261,956	105,544	106,491	58				
280,089	206,604	78,435	14,842	8,089	8,100	294,382	70,578	69,408	59				
5,648	5,822	226	15	.....	.....	5,568	4,928	4,847	60		
198,677	141,812	57,865	27,170	7,400	4,508	225,847	106,179	103,800	61				
186,348	140,892	45,456	125	.....	.....	186,472	76,709	62,729	62		
836,568	293,394	8,174	654	.....	.....	87,222	41,980	41,099	63		
280,344	178,886	51,508	497	.....	.....	280,841	88,611	83,652	64		
.....	.....	.....	.....	.....	.....	.....	.....	.....	65
319,889	241,512	78,327	399	.....	.....	320,288	110,878	94,846	66		
111,066	84,884	26,672	768	.....	.....	111,819	86,292	82,601	67		
105,240	85,068	20,172	1,647	2,800	1,200	108,264	45,526	45,398	68				
155,686	122,787	82,899	71	.....	.....	155,757	65,092	66,278	69		
2,269	1,767	502	84	.....	140	2,504	5,474	5,832	70			
222,494	171,684	50,810	266	.....	.....	227,606	129,929	121,883	71		
145,757	97,140	48,617	6,999	6,300	6,300	156,699	62,146	57,766	72				
761	761	.....	114	.....	.....	1,111	1,045	827	73	
140,745	361,012	48,788	5,281	.....	.....	409,976	842,108	829,007	74		
246,620	194,718	51,902	218	6,500	6,522	246,888	104,867	97,701	75				
216,051	168,911	52,140	826	.....	.....	216,876	182,888	112,195	76		
15,788	14,848	1,440	1,681	7,575	8,485	17,414	21,410	21,861	77				
178,664	115,998	57,666	6,999	8,600	2,771	180,668	62,890	62,602	78				
5,0,084	441,524	58,510	59,369	17,850	17,850	559,408	886,190	878,874	79				
36,135	82,376	3,759	.....	.....	.....	86,185	21,172	18,503	80	
114,2861	90,096	24,190	78	.....	.....	114,384	40,584	31,482	81		

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Exclusive of the "expense fund" and of life insurance premiums deducted from installments. Total gross installments, \$42,090.75.

¶ No account taken of "expense fund."

TABLE 2-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.—Continued.

Office number,	LOCATION AND NAME OF ASSOCIATION.	Age in years,	Date of report.*	TOTAL NUMBER OF			
				Shares in force,	Shares pledged (borrowed on),	Shareholders,	Borrowers,
CAPE MAY COUNTY—CON.							
83	Cape May C. H.—Mechanics'	23	Feb. 18, 1895.	963	227	255	†
84	Dennisville—Loan and Building	14	March 16, 1895.†	.....	.....	.....	.....
85	Ocean City—Building and Loan	73	Dec. 31, 1894.	580	179	156	53
86	Sea Isle City—Building and Loan	7	Aug. 1, 1895.	224	87	55	18
87	South Seaville—Loan and Building	23	March 5, 1895.	362	118	†	39
88	Tuckahoe—Building and Loan	25	Feb. 2, 1895.	540	182	188	72
CUMBERLAND COUNTY.							
89	Bridgeton—Merchants' & Mechanics'	25	March 1, 1895.	3,454	1,226	955	310
90	Saving Fund	30	June 1, 1895.†	3,562	1,460	712	202
91	Millyville—Columbian	3	Oct. 23, 1895.	1,199	152	198	36
92	Hope	14	Dec. 4, 1894.	2,190	771	441	184
93	Institute	12	Sept. 20, 1895.†	.....	.....	.....	.....
94	Security	20	Oct. 13, 1895.†	.....	.....	.....	.....
95	Vineland—Mechanics'	22	June 30, 1895.	2,599	694	643	316
ESSEX COUNTY.							
96	Belleville—Building and Loan	22	Sept. 1, 1895.	1,573	556	230	74
97	Home	3	Nov. 20, 1894.	719	183	164	17
98	Bloomfield—Building and Loan	8	Dec. 10, 1894.	1,572	612	189	58
99	Essex County	10	Oct. 15, 1895.	4,800	1,412	578	199
100	Caldwell—Building and Loan	4	Jan. 4, 1895.	414	89	61	10
101	East Orange—Building and Loan	8	March 1, 1895.	4,566	1,465	605	81
102	Franklin—Building and Loan	9	Oct. 16, 1895.	1,960	759	360	78
103	Irvington—Building and Loan	8	June 28, 1895.	1,166	404	184	49
104	Montclair—Building and Loan	8	Dec. 31, 1894.†	8,021	2,609	769	185
105	Orange—Building and Loan	8	Dec. 31, 1894.	1,892	611	256	65
106	Orange Valley—Building and Loan	7	Oct. 1, 1895.	1,120	398	165	56
107	South Orange—Building and Loan	8	Aug. 20, 1895.	930	273	146	24
108	Vailsburg—Building and Loan	3	March 12, 1895.	677	148	92	12
109	Newark—Etna	5	July 8, 1895.	1,035	280	184	46
110	Beneficial	2	March 18, 1895.	711	63	117	9
111	Casino	3	Feb. 11, 1895.	885	115	148	12
112	Central	14	July 30, 1895.	281	95	42	16
113	Chosen Friends'	† Jan. 3, 1895.	2,712	881	2415	3124	.....
114	Citizens	3	Dec. 31, 1894.	917	256	94	18
115	Commonwealth	1	June 1, 1895.	737	35	108	5
116	Court House	2	June 17, 1895.	338	47	59	6
117	Eighth Ward	10	Dec. 31, 1894.	6,023	2,154	620	129
118	Enterprise	12	April 1, 1895.†	2,736	960	309	67
119	Excelsior	26	June 1, 1895.	2,814	844	244	50
120	Fireside	8	Jan. 31, 1895.	1,367	629	202	73
121	First Italian	4	Dec. 31, 1894.	439	185	41	4
122	Fourteenth Ward	10	March 18, 1895.	9,643	3,299	†	†
123	Fraternal	8	April 15, 1895.	2,243	1,720	270	58

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not reported. ‡ Not verified. § New Jersey data: 958, 485, 158, 62, 894,762, respectively. || Real estate mortgage.

TABLE 2-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force	Total net earnings.	DEBTS OWING BY ASSOCIA-TIONS			Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.				
			DURING YEAR.*										
			Total amount.†	Cash borrowed.	Cash repaid †								
\$69,743	\$56,115	\$13,628	\$368			\$70,111	\$28,167	\$21,011	88				
81,676	25,724	5,952	46			31,722	8,912	7,958	85				
14,491	11,084	3,460	1,620	\$2,000	\$1,400	16,654	7,288	7,277	86				
25,014	19,026	5,988	99			25,113	6,920	4,526	87				
89,041	30,630	8,411	41			39,082	14,828	14,472	88				
276,815	222,924	53,391				276,815	101,573	100,315	89				
391,628	245,218	56,410				301,628	103,075	97,316	90				
38,214	30,510	2,704	15			38,229	21,147	18,456	91				
148,843	125,094	23,749	7,753			156,600	54,283	54,156	92				
138,158	109,822	23,386	7,720	17,500	10,120	140,878	105,973	103,909	95				
107,057	82,866	24,191	161	9,000	9,128	108,018	46,643	43,985	96				
25,194	22,008	3,186	1,560	4,625	3,100	26,758	17,719	17,706	97				
108,895	80,484	27,911	1,085	8,554	9,621	109,430	36,399	34,492	98				
270,996	208,340	62,656	105			235,848	92,011	74,408	99				
16,230	14,676	1,554	1,000	5,400	4,547	17,280	17,385	17,264	100				
269,715	221,640	48,078	476			279,104	120,668	140,099	101				
155,130	112,268	42,762	886	3,987	4,987	155,896	39,562	38,169	102				
73,576	57,643	15,938	84	2,000	4,800	75,189	28,413	20,757	103				
416,295	338,868	77,427	7,142	49,500	42,500	438,414	218,945	218,162	104				
118,079	89,784	23,295	4,506			117,586	35,925	35,519	105				
80,168	64,554	15,614	458			83,124	35,819	26,455	106				
49,320	40,254	9,066	44	10,127	11,519	50,963	28,316	27,592	107				
22,168	18,936	3,282	3,395	7,400	6,600	25,563	23,201	23,191	108				
45,416	36,620	8,796	19,435	26,120	11,425	64,851	51,168	50,886	109				
14,190	13,866	324	33			14,422	8,888	8,516	110				
27,459	24,690	2,769		2,500	2,500	27,459	22,382	20,269	111				
26,288	19,428	6,860	6,418	5,000	16,800	32,706	21,188	20,454	112				
87,172	78,474	8,698	21,441	5,000	2,000	108,618	35,358	33,168	113				
30,982	26,802	4,180	10,770	6,500	2,812	41,752	26,891	26,488	114				
7,588	7,530	58		1,000	1,000	7,588	8,567	8,355	115				
5,610	5,160	450	360	350		7,260	7,090	6,898	116				
396,932	314,820	82,112	205	9,500	9,500	413,184	158,468	152,858	117				
712,703	680,782	51,921				214,705	78,065	74,264	118				
191,157	152,010	39,147	5,584	14,616	12,545	196,691	84,100	77,852	119				
120,225	91,608	28,617	55	10,000	10,000	120,280	53,171	49,041	120				
18,105	15,967	2,188	3,230	41,105	43,150	21,385	47,986	47,986	121				
659,145	513,396	145,749	1,259			676,885	219,581	185,186	122				
156,141	122,568	33,573	12	3,000	3,000	160,086	76,392	72,748	123				

* For the associational years. All data for this period, except where otherwise stated, is the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report *	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
ESSEX COUNTY—CON.							
124	Newark—German	14	June 1,	1,620	460	208	50
125	Grand	4	Oct. 31,	597	156	86	19
126	Hearthstone	6	Nov. 30,	1,496	484	208	49
127	Improved	2	April 1,	875	148	147	16
128	Home	11	June 2,	1895.†			
129	Howard	10	Aug. 1,	1,172	1,585	421	122
130	Knights of Pythias	9	March 26,	3,930	1,338	607	180
131	Lincoln	7	Dec. 31,	1894.‡	1,776	980	271
132	Mechanics'	11	Oct. 9,	1895.‡			
133	Mercer	3	Dec. 1,	1,595	487	213	37
134	Mercantile Co-operative Bank	1	Jan. 1,	1895.	6,077	129	509
134½	Metropolitan	1	Oct. 31,	1895.	5,401	187	2,441
135	Modern	3	May 8,	1895.	690	216	102
136	Mutual	28½	Oct. 1,	1895.‡	7,492	2,491	800
137	Mutual Land and Home]	2	Dec. 31,	1894.	45	7	45
138	Newark	12	June 3,	1895.	1,214	455	110
139	New Jersey	8	Sept 1,	1895.‡	1,874	431	247
140	Norfolk	7	April 1,	1895.	1,250	444	179
141	North End	6	May 1,	1895.	794	228	122
142	Northwestern	3	March 20,	1895.	1,243	195	285
143	Passaic	11	July 1,	1895.			
144	Phoenix	8	Jan. 1,	1895.‡	2,632	980	358
145	Protection	9	Jan. 2,	1895.			
146	Prudential	3	June 1,	1895.	190	50	41
147	Reliable	11	Sept. 1,	1895.	2,376	774	322
148	Republic‡	1	Dec. 1,	1894.	15,185	727	1,526
149	Roseville	10	Nov. 1,	1895.	8,269	974	427
150	Savings	9	Jan. 16,	1895.‡	2,726	1,088	888
151	Security	11	July 1,	1895.	2,997	1,182	445
152	Seventh Ward	4	Oct. 1,	1895.‡	646	141	100
153	Springfield	2	July 8,	1895.	407	52	67
154	State	7	Dec. 31,	1894.	1,490	423	207
155	Standard	9	Oct. 2,	1895.‡			
156	Tenth Ward	8	Feb. 1,	1895.	2,944	930	438
157	Teutonia	5	Oct. 11,	1895.‡			
158	Thirteenth Ward	8	April 1,	1895.	1,208	834	228
159	Union	8	Sept. 30,	1895.‡	1,558	499	228
160	Uptown	3	May 31,	1895.	492	66	66
161	Washington	8	May 1,	1895.	1,976	1,064	230
162	West End	7	May 31,	1895.	2,297	664	384
163	Woodside	11	Sept. 1,	1895.‡	2,818	1,360	366
164	Workingmen's	7	May 1,	1895.‡	743	215	141

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not reported. ‡ Not verified. § Removed from Jersey City. ¶ Homestead association; money invested in land for ultimate distribution.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets). [*]	Total dues on shares in force.	Total net earnings. [†]	DEBTS OWING BY ASSOCIA-TIONS.			Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
			Total amount. [‡]	Cash borrowed.	Cash repaid. [‡]				
95,406	74,880	20,526	10	6,500	6,500	95,416	163,101	161,426	124
25,572	22,374	8,198	.....	2,000	2,000	25,572	17,782	17,484	125
77,922	68,681	14,288	10,822	41,200	36,200	88,745	48,688	48,152	126
18,588	17,894	1,189	2,020	8,000	8,150	21,792	14,376	14,347	127
350,049	264,898	85,666	245	.....	.....	353,482	99,988	82,580	128
271,888	209,646	61,742	559	20,877	40,900	282,001	97,928	89,499	129
125,148	95,958	29,190	24,048	26,900	15,700	149,191	63,072	62,759	131
71,887	59,280	12,077	4,452	28,380	25,350	76,888	68,854	60,492	132
25,140	34,217	928	8,000	.....	.....	14,240	6,408	4,988	134
25,019	27,141	878	9,658	9,600	.....	17,677	16,492	16,480	134
28,580	20,274	8,806	5,896	14,800	12,500	30,375	30,957	30,981	135
508,647	388,787	119,910	.....	.....	.....	508,647	205,340	195,318	136
3,868	4,060	1	12,754	1,275	226	16,117	5,860	5,584	137
78,648	64,008	14,640	24,148	12,000	4,000	102,791	63,377	57,068	138
96,790	70,435	26,356	154	2,100	2,100	101,198	45,960	45,072	139
77,948	59,174	18,774	10,828	18,100	14,886	92,066	48,640	48,618	140
47,706	84,842	12,864	782	1,850	2,600	48,488	14,368	18,187	141
39,478	85,448	4,080	.....	.....	.....	40,278	18,128	17,783	142
193,284	147,011	46,278	7,521	12,800	16,550	200,805	98,459	91,590	144
5,181	4,677	507	2,101	2,000	76	7,285	5,750	5,887	145
138,577	109,146	29,481	24,501	31,900	9,000	168,078	133,182	132,457	147
228,819	219,556	8,768	18,107	.....	.....	45,055	33,736	32,852	148
211,004	170,818	40,186	62	2,500	2,500	211,067	94,788	87,188	149
228,198	170,179	58,014	107	.....	.....	228,300	52,625	52,455	150
312,384	226,026	86,828	.....	.....	.....	812,854	145,089	102,788	151
28,468	20,181	8,382	298	8,025	8,500	28,756	19,771	19,749	152
6,677	6,161	516	12	1,000	1,000	7,189	8,080	7,687	153
90,621	73,769	16,862	.....	.....	.....	90,621	41,976	40,262	154
239,889	188,365	56,524	.....	.....	.....	240,288	106,880	100,458	155
62,126	49,120	18,006	70	6,000	6,400	62,196	44,286	44,208	156
106,084	83,575	22,459	2,417	1,000	.....	106,084	48,779	48,284	157
16,907	14,490	.....	.....	.....	.....	17,907	12,308	11,068	158
146,487	116,582	29,905	21,500	2,680	20,875	167,987	55,928	54,809	159
188,727	107,578	26,149	6,785	24,195	20,000	141,991	89,270	88,552	160
264,219	197,910	66,309	92	1,000	1,000	287,021	88,928	88,150	161
28,244	20,708	2,541	4,892	9,660	10,150	28,186	29,690	28,998	162

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. [†]Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. [‡]Includes borrowings of previous years and interest. [§] Exclusive of expense fund receipts. ^{||} Homestead association; money invested in land for ultimate distribution.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
GLOUCESTER COUNTY.							
165	Clayton—Building	15	March 11, 1895.	816	871	161	79
166	Glassboro—Loan and Building	12	June 8, 1895.	445	212	116	61
167	Mullica Hill—Loan and Building	18	Dec. 31, 1894	391	77	98	41
168	Paulsboro—Loan and Building	22	Oct. 1, 1895. [†]
169	Swedesboro—Loan and Building	24	May 1, 1895.	716	276	145	65
170	Williamstown—Monroe	25	1895.	886	190	112	54
171	Woodbury—Real Estate	21	April 10, 1893.	5,907	1,965	988	291
HUDSON COUNTY.							
172	Arlington—Building and Loan	8	April 30, 1895	782	205	66	8
178	Equity	6	March 81, 1895. [‡]	727	261	85	18
174	Kearny	11	April 18, 1895.	1,946	638	287	96
175	Bayonne—Building	9	June 25, 1895.	6,865	2,048	841	187
176	Centreville	6	July 8, 1895.	4,284	944	644	96
177	Parmrapo	8	July 1, 1895.	1,109	889	209	56
178	Harrison—Harrison and Kearny	9	June 11, 1895.	1,475	422	196	54
179	People's	22	Sept. 17, 1895.	9,958	8,391	1,466	426
180	Hoboken—Building and Loan	8	March 12, 1895.	7,462	12,618	651	161
181	Town of Union—Building and Loan	64	Dec. 26, 1894.	8,212	1,062	411	97
182	West Hoboken—Faislaide	24	Nov. 30, 1894.	806	216	115	16
183	Jersey City—Bergen Mutual	8	Feb. 26, 1895.	785	498	67	25
184	Caledonian	8	May 21, 1895.	1,514	487	213	43
185	Carteret	5	Feb. 18, 1895.	2,758	728	246	54
186	Columbia	9	Oct. 7, 1895. [‡]	4,377	1,685	545	106
187	Commercial	2	May 2, 1895. [†]
188	Communipaw	2	March 20, 1895. [‡]	670	128	90	9
189	Crescent	4	Oct. 31, 1895.	679	376	80	27
190	Enterprise	8	March 15, 1895.	1,889	960	162	41
191	Eureka	2	May 31, 1895. [‡]	286	19	40	2
192	Erie	7	Jan. 1, 1895. [‡]	1,001	429	80	15
193	Excelsior	10	Oct. 1, 1895.	4,376	1,698	891	111
194	Fairmount	8	Nov. 1, 1895.	.....	.....	.....	.....
195	Garfield	9	March 15, 1895. [†]
196	Greenville	19	Dec. 1, 1894.	1,518	985	1,270	188
197	Greenville No. 2	11	March 1, 1895.	2,964	558	800	89
198	Greenville United	4	March 30, 1895.	1,893	184	496	28
199	Highland	5	March 7, 1895. [†]
200	Home	10	April 4, 1895. [‡]	682	569	54	32
201	Hudson City	8	June 14, 1895. [‡]	8,555	1,141	472	69
202	Hudson Mutual	14	Dec. 14, 1894. [‡]	1,254	509	144	80
203	Improved Land and Loan	7	March 18, 1895.	575	348	98	33
204	Industrial	9	June 1, 1895.	8,948	1,800	688	171
205	Jersey City	10	Nov. 26, 1894. [‡]	2,117	956	205	69
206	Lafayette	11	Feb. 1, 1895.	4,682	1,718	882	111
207	Lincoln	9	Aug. 31, 1895.	5,985	2,195	596	98

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. [†] Not reported. [‡] Verified by treasurer only. [§] Not verified. ^{||} Real estate.

TABLE 2-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets),	Total dues on shares in force,	Total net earnings,	DEBTS OWING BY ASSO- CIATIONS.			Gross assets (resources),	Total receipts,*	Total disbursements*	Official number.
			DURING YEAR.*	Cash borrowed,	Cash repaid †				
\$65,180	\$51,278	\$13,903	\$9,198	.....	.....	\$76,194	\$15,863	\$15,476	165
31,375	25,524	5,851	.....	.....	.....	81,875	.....	.....	166
28,653	23,568	5,085	.....	.....	.....	28,658	28,074	22,650	167
									168
75,880	57,860	18,020	740	.....	.....	76,619	19,258	12,861	169
37,874	30,060	7,813	940	.....	.....	38,818	18,584	18,245	170
414,582	328,980	85,602	15,529	.....	.....	420,111	114,927	114,747	171
9,251	8,235	1,016	2,810	3,960	3,703	12,180	9,023	8,995	172
21,302	16,509	4,793	2,509	500	400	23,812	8,357	7,167	173
126,946	98,256	28,690	10	19,075	19,075	128,250	81,606	79,154	174
460,538	846,956	113,582	385	.....	.....	466,970	313,424	258,159	175
215,150	173,220	41,920	335	1,650	2,250	223,851	118,802	85,282	176
74,586	54,048	20,588	35	.....	.....	110,420	31,053	27,881	177
89,360	72,720	16,640	.....	1,004	.....	92,182	26,584	26,541	178
720,211	556,860	163,851	53	16,000	16,000	737,414	291,185	264,300	179
551,708	440,868	110,840	121	.....	.....	562,876	168,078	146,313	180
183,552	150,273	38,279	1,650	16,540	19,940	187,216	77,887	70,002	181
33,929	30,299	3,630	581	5,900	11,800	35,716	24,951	24,901	182
113,386	82,426	30,961	.....	28,691	39,850	113,386	58,751	53,150	183
120,933	80,558	40,375	.....	2,951	3,358	120,933	39,737	28,920	184
101,406	88,580	12,876	29,563	72,250	90,058	130,967	129,878	129,520	185
295,855	229,806	65,549	600	12,000	22,800	299,882	106,224	106,199	186
20,410	18,414	1,996	2,000	.....	3,500	26,710	12,689	12,421	188
41,666	35,282	6,384	36,093	78,476	90,710	77,759	107,345	107,105	189
156,567	114,561	42,006	.....	39,116	39,116	158,093	328,477	327,740	190
3,422	3,192	280	361	.....	.....	3,788	3,367	2,477	191
64,540	49,828	14,712	729	4,590	4,690	65,269	22,346	22,194	192
315,154	241,781	73,373	585	.....	.....	381,894	.....	.....	193
471,983	338,027	133,956	25,827	50,000	37,016	600,684	236,405	235,787	196
271,136	200,029	71,107	.....	8,695	10,705	298,008	87,607	83,007	197
74,384	58,866	15,518	142	.....	4,900	92,521	34,926	29,608	198
118,704	88,831	29,873	.....	18,200	26,850	128,064	39,845	39,791	200
205,560	157,269	48,291	16,939	16,939	8,254	236,955	74,506	74,162	201
104,266	77,617	26,649	.....	.....	.....	104,266	21,572	21,488	202
45,577	37,774	7,803	5	8,800	7,800	49,249	24,586	24,174	203
311,901	242,734	69,167	4,076	11,700	16,200	324,483	88,872	88,319	204
202,858	156,369	46,489	.....	10,500	15,500	202,858	58,301	55,175	205
345,423	263,701	81,722	2,073	1,176	2,946	247,496	75,987	74,414	206
442,287	324,999	117,288	966	2,000	2,000	443,263	180,768	122,891	207

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Not reported.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS - Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF		
				Shares in force.	Shares pledged (borrowed on).	Shareholders.
HUDSON COUNTY—Con.						
208	Jersey City—Madison	7	March 11, 1895 †	1,449	422	169
209	Monticello	9	July 5, 1896 †	8,596	1,271	414
210	Montgomery.....	9	May 1, 1895.....	.....	.....	.....
211	North Hudson.....	9	May 21, 1895.....	4,452	1,821	552
212	Favonia.....	10	May 31, 1895.....	2,161	968	200
213	Paulus Hook	11	May 1, 1895.....	.....	.....	.....
214	Phoenix.....	11	Dec. 31, 1894.....	2,688	1,104	839
215	Security	7	Dec. 1, 1894.....	1,484	668	197
216	Star	10	May 20, 1895 †	2,484	1,018	236
217	Union	15	April 30, 1895	1,819	817	120
218	Washington	8	June 19, 1895 †	1,638	685	162
HUNTERDON COUNTY.						
219	Flemington—Building and Loan	8	Jan. 31, 1895 ‡	898	241	158
220	Lambertville—Centennial.....	19	May 20, 1895.....	2,987	1,164	528
MERCER COUNTY.						
221	Hightstown—Building and Loan.....	5	March 1, 1895.....	328	114	69
222	Hopewell—People's.....	2	March 14, 1895 †	384	172	122
223	Building and Loan	12	Dec. 26, 1894 †	448	309	121
224	Pennington—Building and Loan.....	6	Oct. 1, 1895.....	875	98	81
225	Trenton—Mechanics'.....	33	Sept. 1, 1895 †	.....	.....	.....
226	Mercer	4 †	Dec. 31, 1894.....	964	404	186
227	N. J. Building and Invest. Co.....	8 †	Dec. 29, 1894 †	29,891	2,462	2,600
MIDDLESEX COUNTY.						
228	Dunellen—Building and Loan.....	8	April 1, 1895.....	957	375	281
229	Jamesburg—Mutual	26 †	Oct. 26, 1895 †	.....	.....	.....
230	South River—Building and Loan	8	March 31, 1895.....	.....	.....	.....
231	South Amboy—Star	6	Jan. 21, 1895.....	2,858	787	730
232	Perth Amboy—Bl-Centennial.....	10	May 1, 1895 †	650	454	102
233	Citizens	2	Jan. 1, 1895.....	1,678	369	260
234	Homestead	9	Oct. 1, 1895.....	.....	.....	.....
235	New Brunswick—American No. 2	8	March 16, 1895 ‡	1,551	1,128	212
236	Excelsior	7	April 1, 1895.....	2,262	1,278	206
237	Homestead	9	June 1, 1895 †	2,149	1,888	†
238	People's	4	March 21, 1895.....	8,288	642	†
239	Provident	1	May 28, 1895	675	48	88
240	Security	6	March 25, 1895.....	8,091	846	876
MONMOUTH COUNTY.						
241	Asbury Park—Building and Loan....	21	July 1, 1895.....	4,401	1,828	†
242	Atlantic Highlands—Saving Fund....	8	Oct. 31, 1895.....	1,378	498	288
						† 101

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not verified. ‡ Not reported. § Verified by treasurer only. || Wound up March, 1895.

TABLE 2-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	DEBTS OWING BY ASSOCIA-TIONS			Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
			Total amount.†	Cash borrowed.	Cash repaid.‡				
\$71,776	\$56,926	\$14,850	\$4,026	.....	\$2,875	\$80,901	\$88,842	\$88,831	208
265,604	201,680	68,914	18	\$44,811	44,475	266,622	188,082	180,280	209
.....	.....	.....	.....	.....	.....	.....	.....	.....	210
382,157	268,446	98,711	.....	.....	.....	383,026	78,981	78,818	211
192,480	148,868	48,617	8,511	10,000	9,000	195,991	50,870	42,865	212
.....	.....	.....	.....	.....	.....	.....	.....	.....	213
231,559	170,658	60,901	371	9,626	9,626	238,197	110,193	106,217	214
103,863	81,825	22,088	8,000	4,500	1,500	106,868	31,187	30,008	215
196,906	147,698	49,218	12,871	8,700	3,700	210,578	60,820	60,770	216
68,406	52,458	10,948	.....	.....	18,500	68,406	26,169	25,691	217
110,076	88,582	26,494	1,674	18,200	16,750	112,748	51,160	51,118	218
.....
88,801	82,148	1,658	.....	1,500	1,500	88,801	16,859	12,488	219
201,656	170,582	81,124	84,959	58,517	18,700	236,615	145,389	145,495	220
.....
22,847	18,672	4,175	257	199	200	28,108	6,875	5,440	221
10,085	9,204	861	21,588	84,508	24,092	81,678	42,390	42,322	222
68,807	54,264	14,848	500	.....	230	72,607	16,265	14,969	223
31,554	20,964	4,580	.....	.....	.....	31,554	9,081	8,268	224
.....	.....	.....	.....	.....	.....	.....	.....	.....	225
80,778	74,415	6,868	.....	.....	.....	80,778	20,979	20,340	226
2279,019	2286,859	42,160	1,501	.....	10,500	280,522	151,602	128,921	227
.....
79,273	62,760	16,518	1,225	1,300	8,350	80,498	18,427	18,318	228
.....	.....	.....	.....	.....	.....	.....	.....	.....	229
152,528	125,518	27,010	.....	.....	.....	152,528	51,878	49,145	231
108,786	78,000	80,786	17	.....	.....	108,758	15,848	18,624	232
34,558	84,268	275	862	.....	1,100	88,560	31,008	29,644	233
.....	.....	.....	.....	.....	.....	.....	.....	.....	234
198,716	148,848	49,868	.....	.....	.....	198,716	36,846	36,818	235
258,602	190,008	68,594	109	.....	.....	258,711	47,969	47,744	236
409,068	319,492	89,571	1,722	.....	.....	410,775	94,308	92,408	237
129,887	110,964	18,928	.....	.....	.....	129,887	55,662	50,767	238
8,805	7,476	829	1,485	4,602	3,227	9,740	14,102	14,078	239
172,528	187,724	84,804	584	26,058	24,460	178,162	88,668	88,619	240
.....
266,289	206,352	59,887	6,080	21,000	28,652	272,269	108,462	107,590	241
99,584	76,586	28,048	199	.....	.....	99,782	85,066	85,867	242

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year.

† Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums.

‡ Includes borrowings of previous years and interest.

§ Exclusive of expense fund receipts.

|| Not reported

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (uncovered on).	Shareholders.	Borrowers.
MONMOUTH COUNTY—CON.							
243	Belmar—Building and Loan	4	July 30, 1895.	525	155	155	36
244	Freehold—Mutual.....	26	June 24, 1895.	2,482	967	598	163
245	Keyport—Building and Loan.....	14	Nov. 17, 1894.†	1,508	400	413	1
246	Long Branch—Building and Loan....	25	Dec. 1, 1895.	2,821	709	537	183
247	Manasquan—Squan Village.....	21	Jan. 1, 1895.	1,564	497	287	98
248	Matawan—Building and Loan.....	6	Nov. 7, 1894.	389	147	56	28
249	Red Bank—Building and Loan.....	8	March 26, 1895	2,908	928	547	167
MORRIS COUNTY.							
250	Boonton—Building and Loan.....	5	Dec. 22, 1894.	1,189	425	258	71
251	Dover—Building and Loan.....	7	Nov. 20, 1894.	1,934	857	888	145
252	Morristown—Building and Loan.....	9	Aug. 28, 1895	1,891	599	278	93
OCEAN COUNTY.							
253	Toms River—Dover.....	12	March 1, 1895.†	906	805	268	72
PASSAIC COUNTY.							
254	Little Falls—Building and Loan.....	8	Feb. 28, 1895.†	986	586	159	70
255	Passaic City—Mutual.....	18	May 1, 1895.	6,619	2,139	874	292
256	People's.....	8	Aug. 26, 1895.	4,676	1,384	582	150
257	Union.....	7	June 18, 1895.	2,626	750	287	76
258	Paterson—Celtic.....	18	April 30, 1895.	2,364	670	308	101
259	Citizens'.....	3	Feb. 27, 1895.	3,840	728	412	58
260	East Side.....	3	April 15, 1895.	1,190	179	286	30
261	German-American.....	8	Oct. 2, 1895.	1,960	412	184	40
262	Iron and Silk.....	12	June 1, 1895.†	.....	.....	.....	.....
263	Manchester.....	7	Jan. 14, 1895.	1,411	517	298	85
264	Mechanics'.....	12	April 2, 1895.	4,008	1,785	572	191
265	Mutual.....	16	Dec. 27, 1894.	8,580	1,277	471	120
266	People's.....	11	Nov. 20, 1894.	1,587	495	280	64
267	Provident.....	9	May 31, 1895.	1,914	825	315	93
268	Riverside.....	8	June 30, 1895.	1,197	867	168	49
269	South Paterson	5	March 1, 1895.	1,288	227	222	29
270	Totowa	8	Feb. 19, 1895.	1,162	252	200	36
271	Union	12	Dec. 26, 1894.	11,128	2,980	1,566	391
271	N. J. Mutual Investment.....	1	Nov. 7, 1895.	594	5	57	1
SALEM COUNTY.							
272	Quinton—Loan and Building.....	25	May 1, 1895.	500	171	180	45
278	Salem—Franklin.....	34	March 26, 1895.	8,217	1,186	767	301
274	Woodstown—Union	24	Dec. 31, 1894.	1,802	289	244	1

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not verified. ‡ Not reported.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force,	Total net earnings.	DEBTS OWING BY ASSO- CIATIONS.		Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
			DURING YEAR.*					
		Total amount.†	Cash borrowed.	Cash repaid.‡				
\$24,962	\$20,568	\$4,394	\$27		\$24,984	\$7,576	\$6,871	243
205,606	158,592	47,014	17,218		225,826	52,042	51,083	244
89,243	74,282	15,011	6,973	\$2,000	96,216	35,094	35,041	245
158,065	125,484	82,581	361		158,426	49,548	48,949	246
109,779	88,336	21,443			109,779	32,285	27,775	247
28,907	24,408	4,499			28,907	8,414	8,050	248
178,499	142,284	86,215	138		179,665	8,400	8,050	249
88,482	75,657	7,825	450	5,014	4,564	45,482	36,707	250
131,480	108,672	22,808	187	17,525	18,225	58,887	52,434	251
145,142	116,027	29,115			148,742	55,954	45,263	252
40,150	37,677	2,473	82,665	30,885	72,815	151,747	147,502	253
68,933	53,156	15,777	454	2,190	2,200	69,928	28,273	28,015
395,251	310,347	84,904		51,008	51,500	895,251	243,724	238,857
286,296	185,778	50,518	855	4,000	7,821	242,469	93,556	87,367
138,939	111,324	27,615	723			139,662	61,161	57,258
148,005	120,816	27,189	1,088		2,085	149,098	49,692	41,082
120,750	106,672	14,078	546	12,000	14,000	121,250	68,410	66,637
396,583	35,124	4,529	25			39,872	25,390	23,838
68,813	59,933	8,380		9,200	13,500	68,313	40,695	39,192
								262
81,400	66,852	14,548	7,484	10,000	3,100	88,884	38,106	38,006
238,849	222,060	61,789	456	2,000	2,077	287,346	98,547	81,747
214,080	172,728	41,302	16,033			230,063	104,885	100,154
96,338	77,148	19,190				96,338	45,857	45,564
115,284	98,612	21,672	66	2,486	2,500	121,047	38,735	30,516
80,575	60,320	20,255				80,575	28,929	21,339
44,660	39,360	5,300		8,152	4,884	44,660	23,498	21,384
33,925	31,008	2,917	142			34,067	28,646	24,220
652,714	531,492	121,222	72,429			725,143	439,617	435,410
833	827	6	100	94		938	1,111	918,271
40,751	32,862	7,889			40,751	14,998	8,494	272
285,924	214,400	51,524	43		265,967	93,523	77,830	273
358,722	347,904	10,818	11		38,732	14,126	11,850	274

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Including shares matured at close of year.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
SOMERSET COUNTY.							
275	Bound Brook—Building and Loan...	8	May 1, 1895.†	1,235	505	184	61
276	East Millstone—Millstone.....	5	March 19, 1895.	246	148	68	+
277	Somerville—Citizens'.....	4	Nov. 19, 1894.	1,466	847	215	60-
278	People's.....	8	Feb. 25, 1895.	2,180	1,054	327	188-
SUSSEX COUNTY.							
279	Newton—Merriam Shoe	5	Sept. 3, 1895.	699	139	154	28
UNION COUNTY.							
280	Cranford—Mutual	8	Feb. 1, 1895.	2,491	923	371	108
281	Garwood—Building and Loan.....	2	Feb. 1, 1895.	523	56	62	6
282	Rahway—Workmen's.....	9	Jan. 24, 1895.	1,642	731	239	89-
283	Union Savings.....	6 th	Dec. 31, 1894. ²	338	18	38	3
284	Roselle—Building and Loan.....	6	May 29, 1895.	1,366	321	167	24
285	Summit—Building and Loan.....	4	Oct. 31, 1895.	1,589	349	181	28
286	Westfield—Building and Loan	6	Dec. 1, 1894.	968	348	180	36
287	Plainfield—Building and Loan.....	11	Feb. 28, 1895.	1,560	614	227	94
288	Home.....	7	April 15, 1895.	2,892	846	399	57
289	Elizabeth—Central	10	Oct. 24, 1895.	803	282	150	47
290	Citizens'	8	April 10, 1895.	5,065	1,874	724	191
291	Columbia.....	3	April 1, 1895.	1,941	284	253	23
292	Elizabeth	26	March 1, 1895.	4,562	1,997	774	269-
293	Excelsior.....	8	May 1, 1895.	1,669	422	266	49-
294	Elizabethport	20	Dec. 31, 1894.	5,404	2,047	814	212
295	Harmonia.....	23	May 1, 1895.	5,519	219	906	263
296	Union County.....	9	March 31, 1895.	3,670	1,291	763	231
297	Union Square.....	4	Jan. 1, 1895.	96	21	21	6
WARREN COUNTY.							
298	Phillipsburg—No. 4.....	19	May 1, 1895.	1,773	659	247	105-
299	No. 5.....	13	June 1, 1895.†				

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Verified by treasurer only. ‡ Not reported. § Not verified.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	DEBTS OWING BY ASSOCIA-TIONS.			Gross assets (resources).	Total receipts.*	Total disbursements.	Office number.				
			DURING YEAR.*										
			Total amount.†	Cash borrowed.	Cash repaid.‡								
\$108,108	\$62,548	\$20,555	\$17			\$108,120	\$27,888	\$26,465	275				
16,988	14,760	2,178				16,988	10,616	9,428	276				
70,266	61,868	8,896	715	\$5,250	\$6,800	70,981	28,266	27,094	277				
180,095	146,962	38,148				180,095	62,806	60,606	278				
40,272	\$4,062	6,210	16			40,287	25,198	22,482	279				
182,218	100,570	31,648	4,750	33,250	44,000	152,085	98,860	105,851	280				
11,004	10,492	512	125			11,829	7,288	7,275	281				
188,452	108,874	34,578	5			188,457	56,468	51,197	282				
31,216	31,151	66		904	875	2,120	2,264	2,018	283				
58,988	51,221	7,762	486	4,750	4,750	62,619	53,815	50,462	284				
59,607	58,087	6,570	567			60,174	29,817	28,342	285				
51,542	42,876	8,666	15,070	60,000	56,500	70,281	78,658	75,650	286				
192,118	129,871	62,742	280	6,500	6,500	192,898	86,088	78,456	287				
131,797	112,116	19,681	132	10,000	10,000	132,779	78,086	66,726	288				
56,555				7,709	2,000	54,390	19,615	16,475	289				
316,826						316,826	91,415	76,665	290				
49,262	45,122	4,140		6,900	6,900	49,262	35,502	35,184	291				
347,144				62,585	16,000	16,000	410,065	119,499	116,784	292			
84,417	67,857	16,560	680		2,400	86,750	27,477	26,902	293				
292,887	296,144	94,248	17,258	16,500	9,000	406,178	128,215	122,181	294				
428,498				62,459		490,989	187,638	185,976	295				
261,558	258,189	8,419	1	6,700	6,700	262,350	70,987	58,758	296				
8,720	2,977	748	1,810		295	5,080	948	652	297				
106,767	80,588	26,179	30,639	21,078	14,829	137,406	54,140	54,044	298				

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Exclusive of expense fund receipts. || Not reported.

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